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# MISSOURI MEDICAL MALPRACTICE INSURANCE REPORT

## 1987 - 1989



MISSOURI DIVISION OF INSURANCE  
STATISTICAL SECTION

September, 1990

**TABLE OF CONTENTS**

<b>Table</b>	<b>Description</b>	<b>Page</b>
	Executive Summary	
I	Medical Malpractice Summmary Graphs	1
II	Claim Data by Indemnity Paid	7
III	Claim Data by Bodily Injury Severity	17
IV	Claim Data by Profession within Severity	22
V	Claim Data by Means of Disposition	27
VI	Indemnity Analysis by Company	31
VII	Indemnity Analysis by Professional Specialty	41
VIII	Market Share and Experience Data .	66



**MEDICAL MALPRACTICE INSURANCE**  
**EXECUTIVE SUMMARY**

Medical Malpractice Insurance has been the target of much criticism in the recent past. The Missouri Division of Insurance has compiled the following report in hopes that it will identify and clarify unique factors involved in this line of insurance.

On the average it takes 20 months for a claimant or insured to report their medical malpractice claim to an insurer. From that point, it takes a company an average of 27 months to close the claim. This average is skewed by the lengthy litigation process involved in most claims.

Four out of the largest five writers of Medical Malpractice are domiciled in Missouri, and the two largest carriers are controlled and operated by licensed physicians. The total number of licensed carriers in 1989 decreased 5% to 76. The number of active writers (42) has remained fairly constant in recent years after a severe decline in 1985 and 1986.

The Missouri incurred loss ratio for Medical Malpractice rose slightly in 1989 to 52.1% of earned premium. This is following a steep decline from 1984-1988. The latest nine years combined loss ratio is 80.0%. Most insurance carriers have responded to the recent favorable underwriting results by taking significant decreases in rate levels.

The favorable underwriting results are not evidenced in the severity of loss. The average indemnity on paid claims continues to move upward. In 1989, the average indemnity paid on claims closed with payment was \$71,689 (2.5% increase). \$35,522 of this was economic damages and \$36,167 was non-economic damages. In addition, the number of claims exceeding \$100,000 was 126 (21.5% of the claims closed with payment).

The frequency of claims has obviously been responsible for the improved experience of insurance carriers. The claim count in 1989 dropped a significant 16% to 1,685 total claims. 1,099 (65.2% of the total) of these claims were closed without payment, and 586 claims received payment. The largest portion of the paid claims, 43.3% or 254, continue to be incurred by Physicians & Surgeons. Another interesting note is that less than 5% of the claims account for over 75% of the paid losses.

Medical Malpractice claims ordinarily involve a great deal of litigation. The number of claims disposed of through court proceedings appears to have finally leveled out at 59.3% of all claims. This leveling comes after phenomenal exponential increases in the percentage of claims disposed through court


proceedings over the years 1984-1988. This growth indicates the increasing litigiousness of our society.

Although a large increase in court dispositions are evident, the percentage of claims disposed in court in favor of the plaintiff has continued a declining pattern. In 1983, 50.6% of the court outcomes were in favor of the plaintiff. In 1989, only 31.9% were found in favor of the plaintiff. This may be caused by a change in jury attitudes, or an increasing number of unjustified claims.

The allocated loss adjustment expense is an expense paid by the insurer for legal fees, court costs, and investigation involved in settling claims. In 1989, this expense grew 14% to an average of \$6,530 per claim or 21% of the total payout.

The closed claim data used in this report was collected, compiled, and analyzed in accordance with 383.105 RSMo. Table VIII was derived from the Page 14 Supplement to the Annual Statement.

Prior Medical Malpractice reports can be found in the Missouri State Library and in most major libraries in the state. Any questions concerning this report should be addressed to the Statistical Section, Missouri Division of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.



Lewis E. Melahn  
Director of Insurance



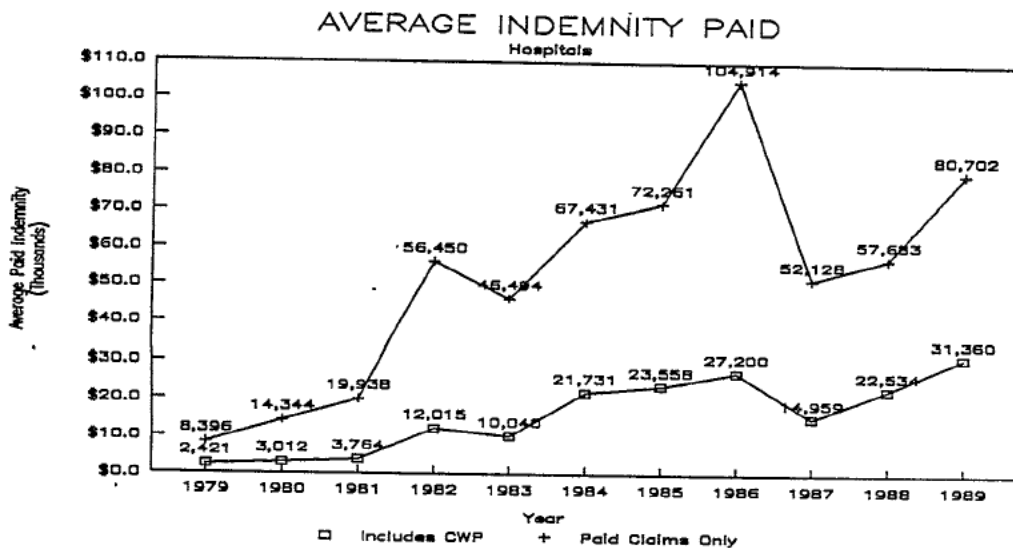
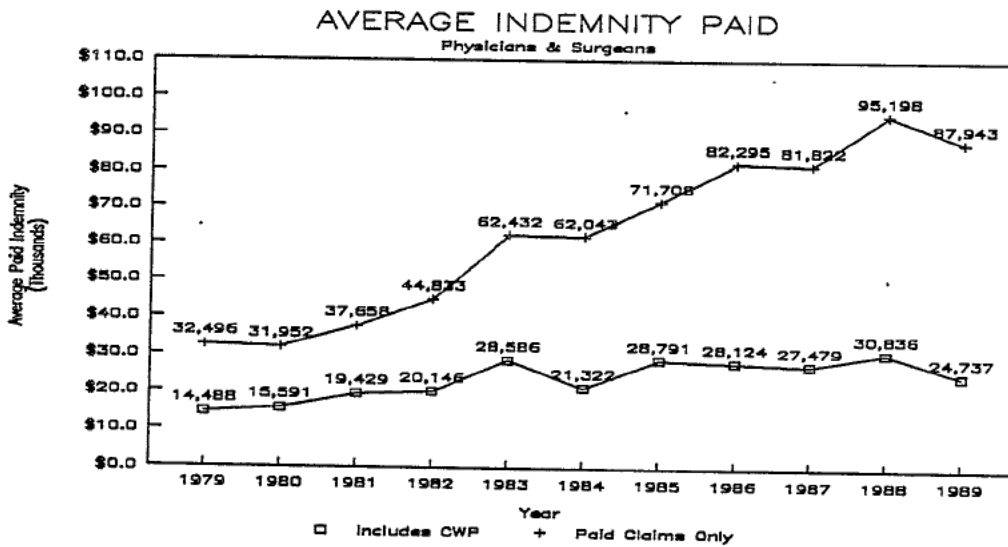
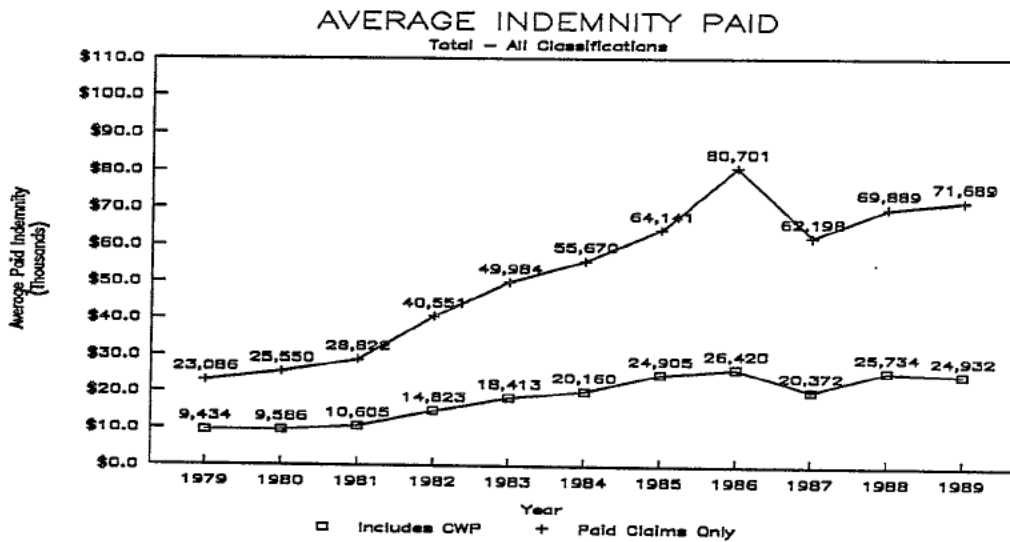
TABLE I

**Medical Malpractice Summary Graphs**

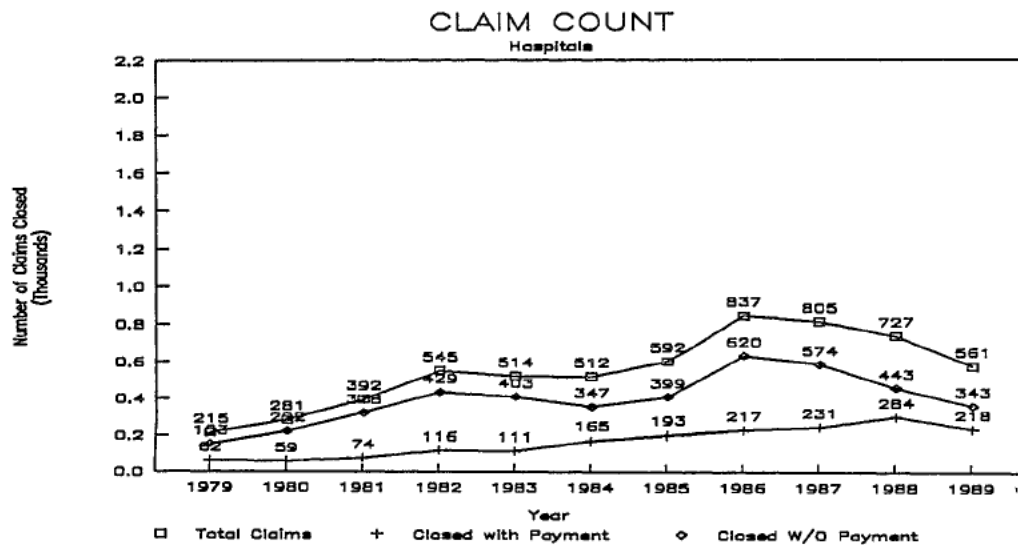
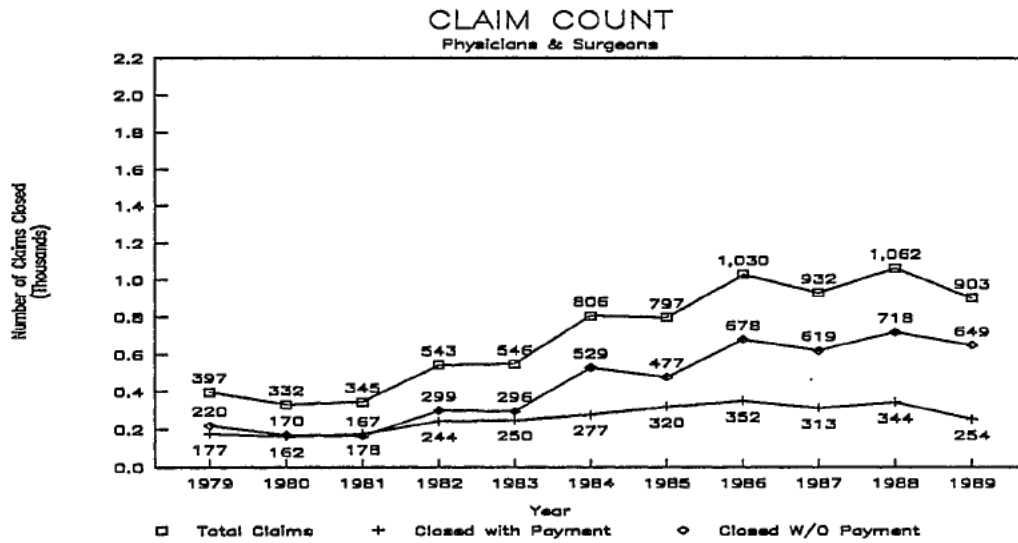
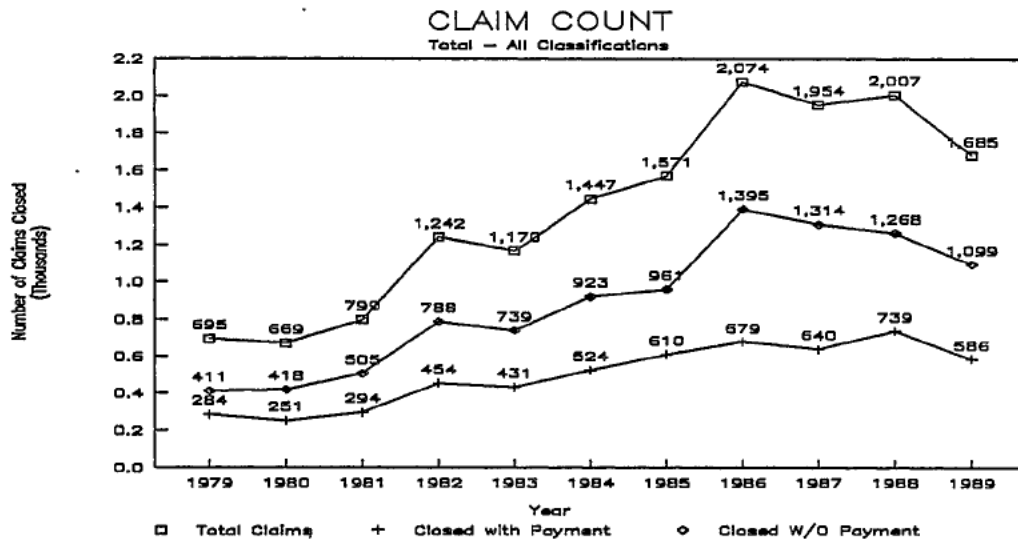
This exhibit contains graphs relating to the trends in the Medical Malpractice Insurance Industry. The following data are represented in the graphs:

- 1) Average indemnity (economic & non-economic) paid for all closed claims including those closed without payment and excluding those closed without payment (1979-1989).
  - a) Total - All Classifications
  - b) Physicians & Surgeons Only
  - c) Hospitals Only
- 2) Paid claim count for those claims closed without payment, closed with payment, and a total of the two (1979-1989).
  - a) Total - All Classifications
  - b) Physicians & Surgeons Only
  - c) Hospitals Only
- 3) Medical Malpractice loss ratio for Missouri (1979-1989).
- 4) Average allocated loss adjustment expense per closed claim for those claims closed with payment, closed without payment, and all claims (1981-1989).
- 5) Percentage of closed claims disposed of through court proceedings (1983-1989).
- 6) Percentage of closed claims decided in favor of the plaintiff of those claims disposed of through court proceedings (1983-1989).
- 7) Number of Medical Malpractice writers in Missouri - Licensed and Active (1981-1989).
- 8) Percentage of claims by professional classification (1989).

# MISSOURI MEDICAL MALPRACTICE INSURANCE



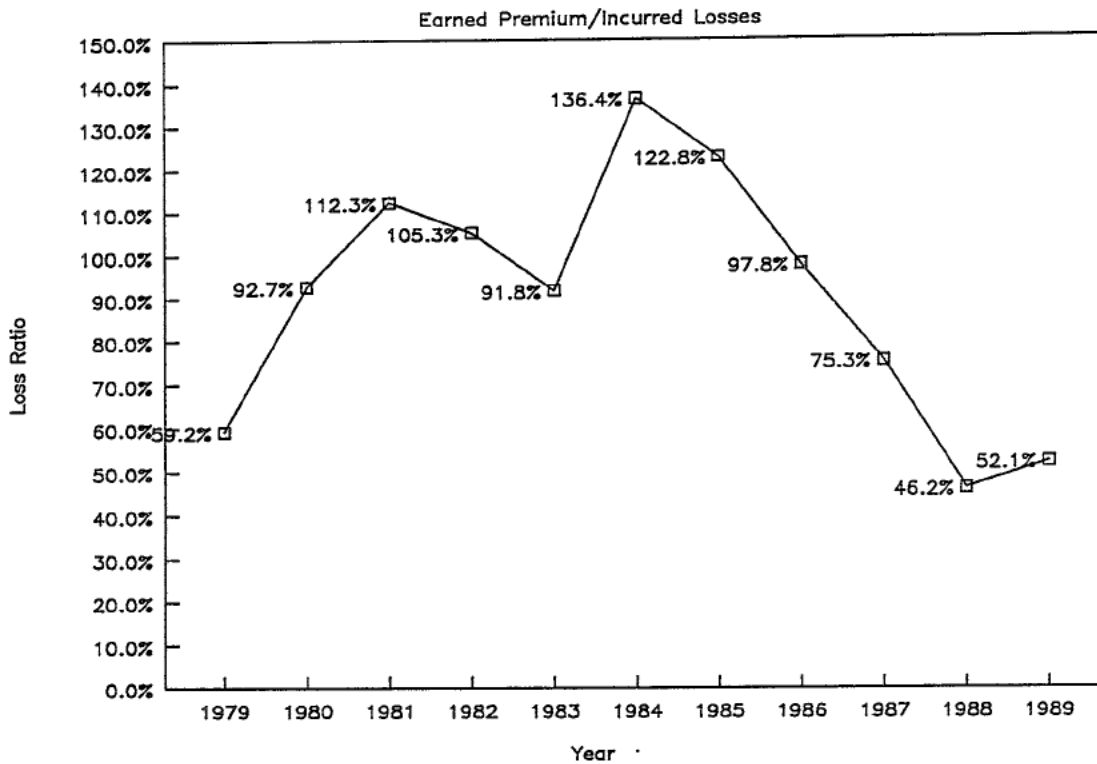
# MISSOURI MEDICAL MALPRACTICE INSURANCE



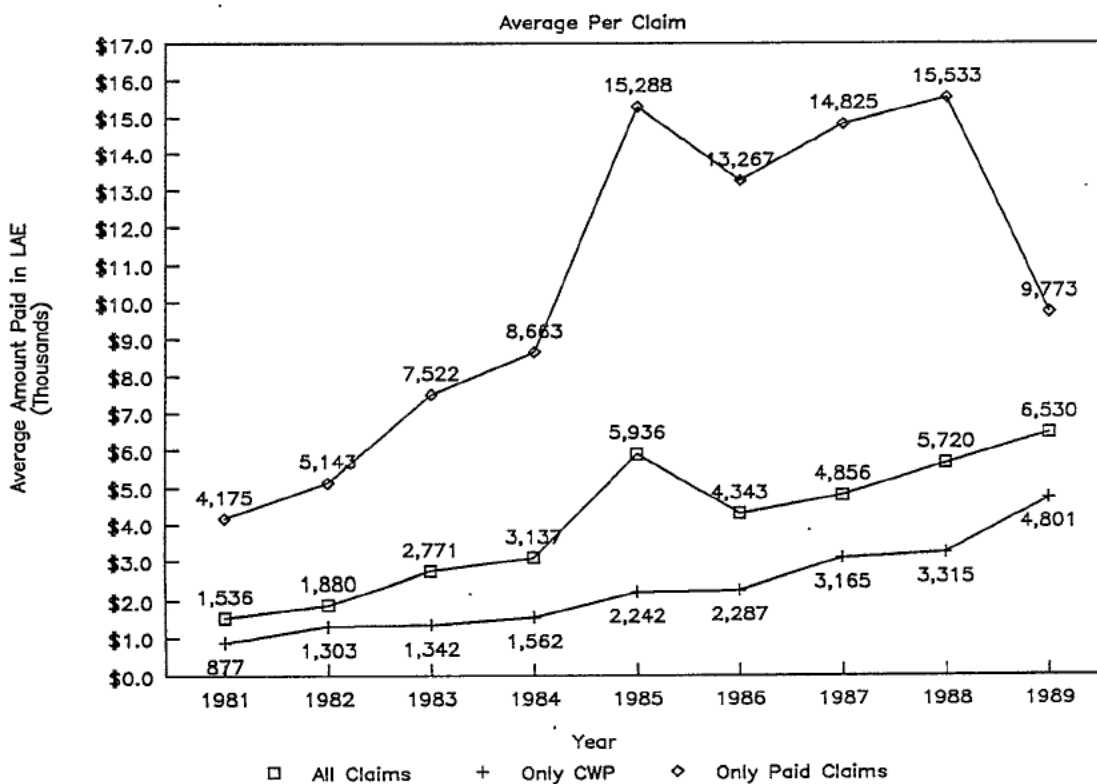


# MISSOURI MEDICAL MALPRACTICE INSURANCE

## MISSOURI LOSS RATIO

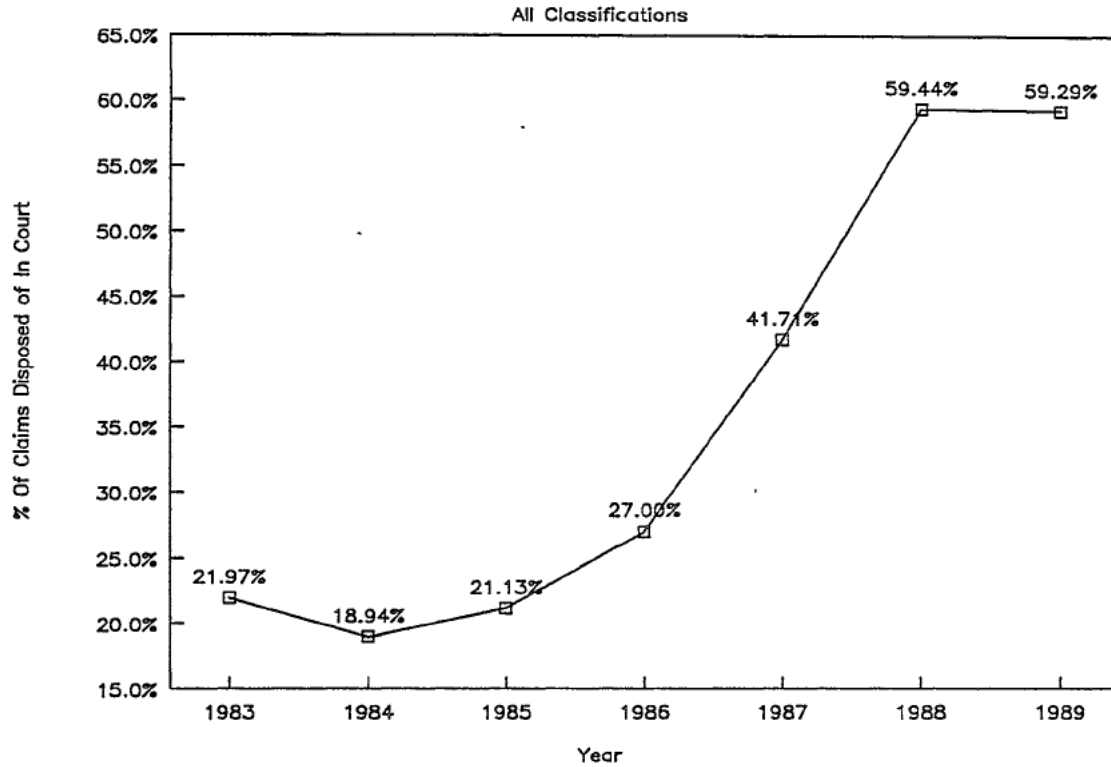


## ALLOCATED LOSS ADJUSTMENT EXPENSE

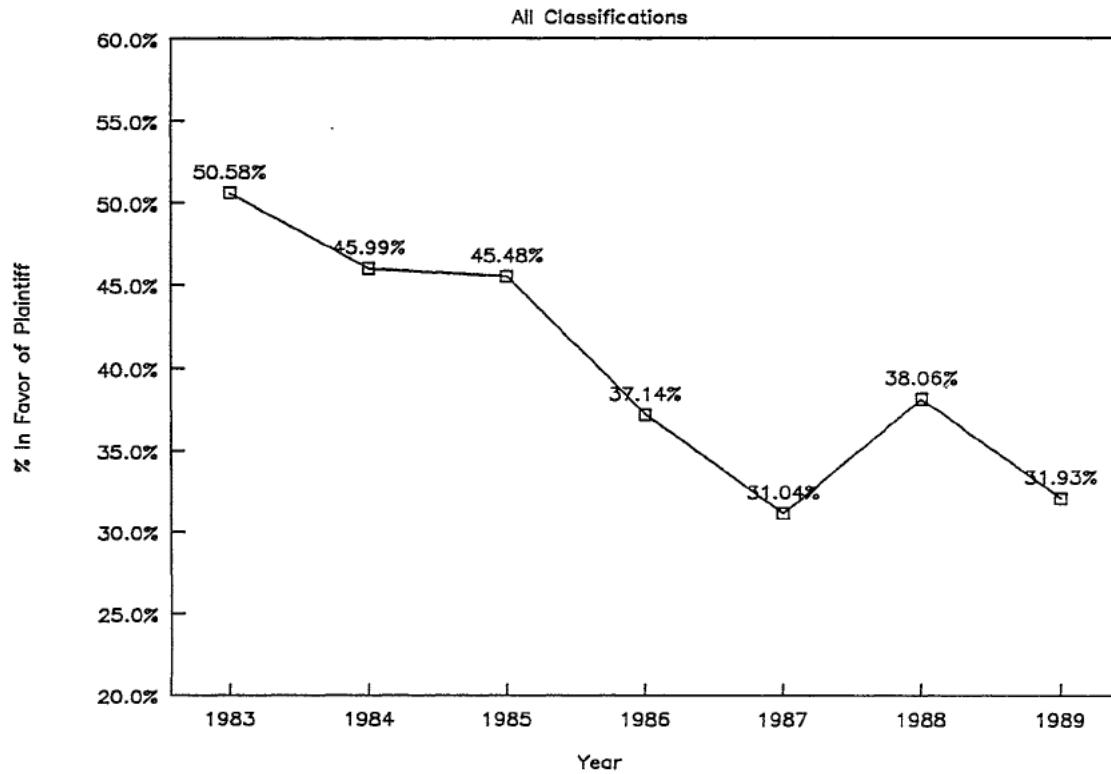


# MISSOURI MEDICAL MALPRACTICE INSURANCE

## CLAIMS DISPOSED OF IN COURT

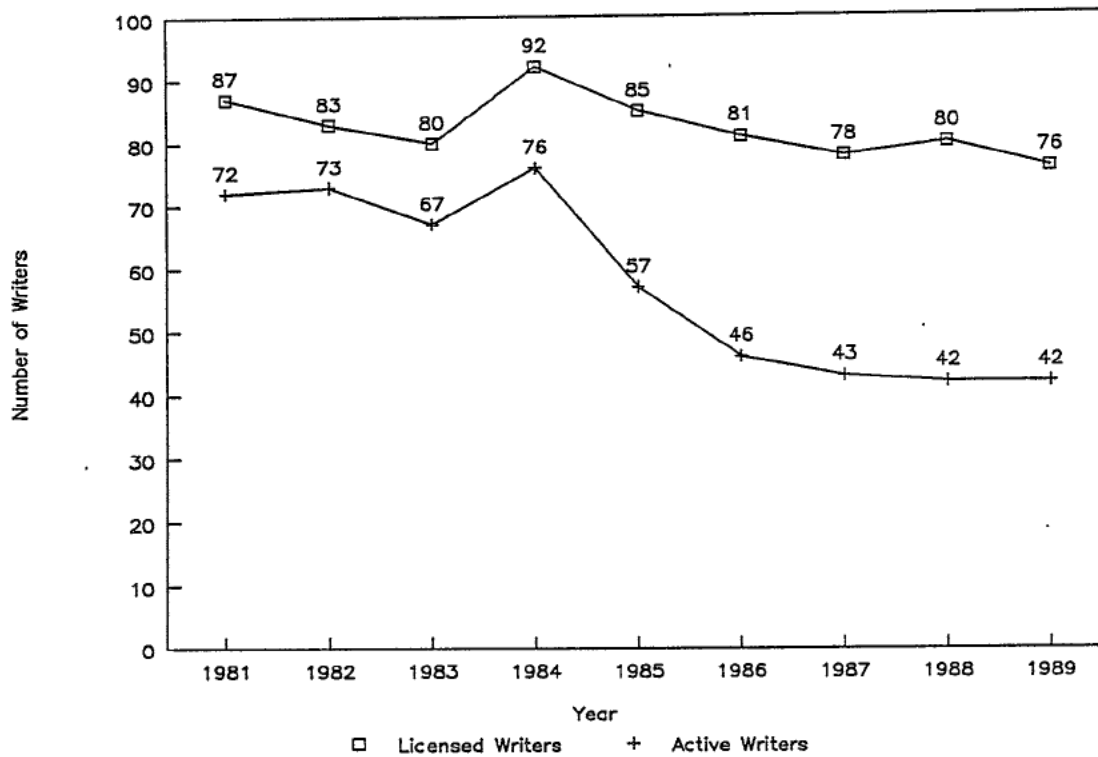


## CLAIMS DISPOSED OF IN COURT



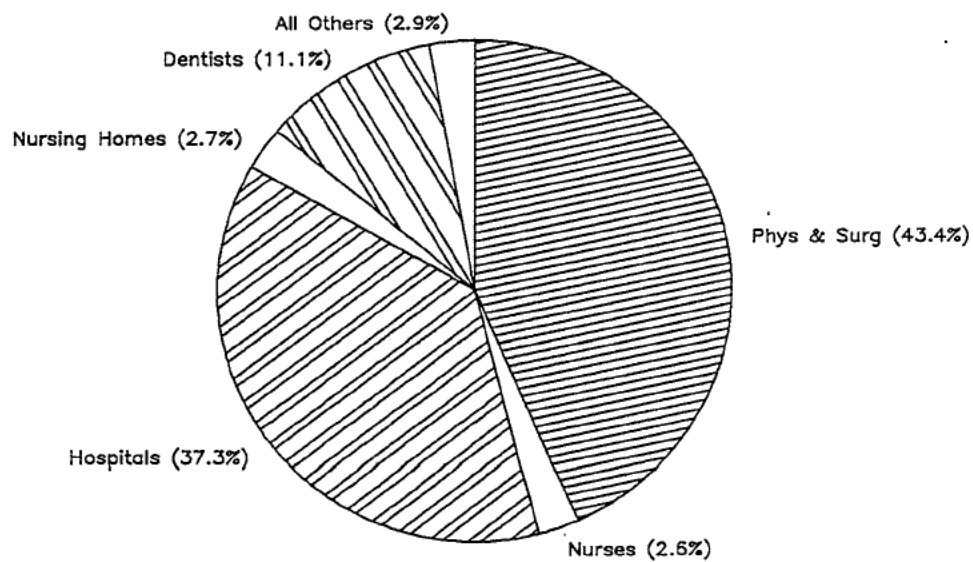
# MISSOURI MEDICAL MALPRACTICE INSURANCE

## Number of Writers



## Percentage of Claims by Profession

1989





**TABLE II**

**Claim Data by Indemnity Paid**

These tables break down individual claim data into classifications based on the amount of indemnity paid. The tables are divided into summaries of All Claims, Physicians, and Hospitals for the years 1987, 1988, and 1989. The following data is presented by paid indemnity classification:

Average Number of Months from Occurrence to Close  
Number of Claims Reported and Closed  
Cumulative Percentage of Number of Claims on Claims Closed  
Total Indemnity Paid on all Closed Claims  
Cumulative Percentage of Indemnity Paid on Claims Closed  
Average Economic Damage Paid on Closed Claims  
Average Non-economic Damage Paid on Closed Claims  
Average Indemnity Paid per Defendant (Excludes LAE)  
Average Allocated Loss Adjustment Expense Paid per Defendant

The following definitions may aid individuals interested in the following tables:

Economic Damage - Damages arising from monetary harm including medical bills, lost wages, and lost earning capacity. (Unlimited in amount)

Non-economic Damage - Damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life, and loss of consortium. (Does not include punitive damages)

Loss Adjustment Expense - The expenses involved in the settlement of a loss. Allocated Loss Adjustment Expense can be assigned to a specific claim such as legal fees, court costs, appraisals, etc.

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1989  
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	45	1,099	65.22						4,801
1-999	21	28	66.88	11,440	.02	285	122	408	1,370
1,000-1,999	32	40	69.25	50,593	.14	750	514	1,264	1,821
2,000-2,999	29	22	70.56	50,551	.26	1,439	858	2,297	2,201
3,000-3,999	47	19	71.69	61,000	.41	1,975	1,235	3,210	4,352
4,000-4,999	39	20	72.87	87,730	.62	2,675	1,710	4,386	1,596
5,000-5,999	54	40	75.25	202,851	1.10	2,577	2,493	5,071	5,103
6,000-6,999	30	17	76.26	104,997	1.35	3,153	3,022	6,176	2,298
7,000-7,999	38	10	76.85	74,782	1.53	3,872	3,605	7,478	4,399
8,000-8,999	49	10	77.44	83,249	1.73	4,690	3,634	8,324	5,186
9,000-9,999	39	4	77.68	36,250	1.81	7,512	1,550	9,062	9,159
10,000-19,999	50	84	82.67	1,085,666	4.40	6,641	6,283	12,924	8,638
20,000-29,999	48	50	85.63	1,152,097	7.14	10,149	12,892	23,041	7,138
30,000-39,999	54	33	87.59	1,099,698	9.76	17,643	15,680	33,324	6,675
40,000-49,999	51	12	88.30	515,724	10.98	23,020	19,956	42,977	19,438
50,000-59,999	59	27	89.91	1,387,000	14.29	23,680	27,689	51,370	8,317
60,000-69,999	42	13	90.68	819,930	16.24	22,925	40,145	63,071	7,855
70,000-79,999	85	20	91.86	1,476,903	19.75	41,483	32,361	73,845	14,604
80,000-89,999	91	5	92.16	429,696	20.78	58,439	27,500	85,939	16,145
90,000-99,999	70	6	92.52	547,500	22.08	53,458	37,791	91,250	9,361
100,000-199,999	51	59	96.02	7,861,087	40.79	71,794	61,443	133,238	15,816
200,000-299,999	69	28	97.68	6,170,773	55.48	93,302	127,081	220,384	27,821
300,000-399,999	78	17	98.69	5,648,352	68.93	205,774	126,481	332,256	20,194
400,000-499,999	46	9	99.22	3,829,294	78.04	187,415	238,061	425,477	18,165
500,000-999,999	61	11	99.88	6,839,649	94.32	211,795	409,991	621,786	43,716
1,000,000-1,999,999	89	2	100.00	2,383,053	100.00	858,026	333,500	1,191,526	42,419
TOTAL	47	1,685		42,009,865		12,353	12,577	24,931	6,530
TOTAL (PAID ONLY)	50	586		42,009,865		35,522	36,166	71,689	9,772

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1989  
PHYSICIANS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	51	649	71.87					4,602
1-999	24	6	72.53	3,405	.01	525	567	1,251
1,000-1,999	28	9	73.53	10,500	.06	831	1,166	2,135
2,000-2,999	21	5	74.08	11,500	.11	2,050	2,300	1,053
3,000-3,999	49	7	74.86	23,000	.21	2,341	3,285	4,815
4,000-4,999	42	6	75.52	27,180	.33	2,931	4,530	391
5,000-5,999	43	11	76.74	55,685	.58	2,871	5,062	2,561
6,000-6,999	37	7	77.51	43,500	.78	4,178	6,214	4,027
7,000-7,999	39	5	78.07	37,000	.94	4,196	7,400	3,058
8,000-8,999	25	6	78.73	50,499	1.17	3,930	8,416	4,330
10,000-19,999	53	37	82.83	462,500	3.24	5,694	12,500	9,323
20,000-29,999	46	23	85.38	526,500	5.60	9,092	22,891	6,753
30,000-39,999	79	12	86.71	408,948	7.43	18,044	34,079	6,316
40,000-49,999	72	5	87.26	210,224	8.37	18,378	42,044	33,179
50,000-59,999	54	12	88.59	622,500	11.16	21,666	51,875	7,411
60,000-69,999	46	10	89.70	629,549	13.97	23,517	62,954	9,032
70,000-79,999	101	15	91.36	1,100,624	18.90	37,836	73,374	16,570
80,000-89,999	70	2	91.58	172,500	19.67	32,500	86,250	7,246
90,000-99,999	81	5	92.13	457,500	21.72	46,150	91,500	11,233
100,000-199,999	55	30	95.45	3,885,423	39.12	51,664	129,514	17,446
200,000-299,999	73	20	97.67	4,342,040	58.55	94,868	217,102	25,456
300,000-399,999	91	11	98.89	3,637,352	74.84	207,743	330,668	20,478
400,000-499,999	53	3	99.22	1,288,863	80.61	41,666	429,621	25,850
500,000-999,999	58	7	100.00	4,330,750	100.00	167,142	618,678	31,158
TOTAL	52	903		22,337,542		10,270	24,737	6,585
TOTAL (PAID ONLY)	56	254		22,337,542		36,513	87,943	11,651



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1989  
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	38	343	61.14						4,218
1-999	38	9	62.74	4,097	.02	232	222	455	3,428
1,000-1,999	33	17	65.77	21,100	.14	572	668	1,241	2,126
2,000-2,999	28	13	68.09	29,401	.31	1,120	1,141	2,261	2,321
3,000-3,999	47	8	69.51	25,250	.45	1,523	1,632	3,156	5,139
4,000-4,999	49	6	70.58	26,750	.60	2,683	1,775	4,458	3,043
5,000-5,999	64	20	74.15	100,466	1.17	2,470	2,552	5,023	5,982
6,000-6,999	28	7	75.40	42,597	1.41	3,087	2,998	6,085	1,107
7,000-7,999	18	4	76.11	30,282	1.59	3,498	4,072	7,570	6,798
8,000-8,999	205	1	76.29	8,000	1.63	8,000		8,000	14,886
9,000-9,999	70	1	76.47	9,250	1.68	9,250		9,250	26,024
10,000-19,999	48	27	81.28	352,000	3.69	7,203	5,833	13,037	11,472
20,000-29,999	38	18	84.49	415,000	6.04	10,962	12,093	23,055	8,494
30,000-39,999	42	14	86.98	461,000	8.66	18,065	14,862	32,928	7,378
40,000-49,999	34	3	87.52	125,000	9.37	12,862	28,804	41,666	8,363
50,000-59,999	70	11	89.48	555,000	12.53	25,468	24,986	50,454	10,540
60,000-69,999	16	2	89.83	127,381	13.25	26,750	36,940	63,690	2,222
70,000-79,999	49	2	90.19	153,000	14.12	54,750	21,750	76,500	4,954
80,000-89,999	133	2	90.55	169,696	15.09	69,848	15,000	84,848	27,702
90,000-99,999	16	1	90.73	90,000	15.60	90,000		90,000	
100,000-199,999	48	27	95.54	3,775,664	37.06	93,883	45,955	139,839	13,449
200,000-299,999	57	7	96.79	1,628,733	46.32	102,157	130,518	232,676	38,266
300,000-399,999	55	6	97.86	2,011,000	57.75	202,166	133,000	335,166	19,674
400,000-499,999	42	6	98.93	2,540,431	72.19	260,290	163,114	423,405	14,322
500,000-999,999	67	4	99.64	2,508,899	86.45	289,936	337,288	627,224	65,692
1,000,000-1,999,999	89	2	100.00	2,383,053	100.00	858,026	333,500	1,191,526	42,419
TOTAL	42	561		17,593,050		18,562	12,797	31,360	6,699
TOTAL (PAID ONLY)	47	218		17,593,050		47,768	32,933	80,702	10,602

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	41	1,268	63.17						3,315
1-999	19	28	64.57	14,202	.02	273	234	507	937
1,000-1,999	42	38	66.46	51,919	.12	831	534	1,366	3,688
2,000-2,999	50	41	68.51	94,589	.31	1,175	1,131	2,307	3,950
3,000-3,999	40	37	70.35	120,167	.54	1,515	1,732	3,247	4,557
4,000-4,999	40	17	71.20	70,715	.67	2,074	2,085	4,159	2,523
5,000-5,999	39	44	73.39	223,767	1.11	2,325	2,760	5,085	3,387
6,000-6,999	36	15	74.14	91,950	1.29	3,861	2,268	6,130	3,248
7,000-7,999	53	27	75.48	199,286	1.67	3,675	3,705	7,380	5,474
8,000-8,999	46	8	75.88	64,750	1.80	2,325	5,768	8,093	5,821
9,000-9,999	45	8	76.28	73,850	1.94	3,835	5,395	9,231	10,555
10,000-19,999	45	117	82.11	1,540,458	4.92	6,493	6,672	13,166	7,123
20,000-29,999	47	63	85.25	1,497,622	7.81	10,125	13,645	23,771	9,217
30,000-39,999	48	31	86.79	1,026,310	9.80	15,522	17,584	33,106	10,956
40,000-49,999	48	26	88.09	1,097,437	11.92	14,616	27,593	42,209	8,955
50,000-59,999	46	25	89.33	1,279,965	14.39	23,332	27,865	51,198	11,697
60,000-69,999	54	13	89.98	800,125	15.94	19,409	42,138	61,548	9,449
70,000-79,999	50	23	91.13	1,709,374	19.24	23,054	51,266	74,320	13,447
80,000-89,999	64	14	91.82	1,179,306	21.52	30,558	53,677	84,236	15,658
90,000-99,999	80	15	92.57	1,393,151	24.22	44,215	48,661	92,876	16,537
100,000-199,999	64	75	96.31	10,203,348	43.95	66,740	68,304	136,044	14,077
200,000-299,999	57	31	97.85	6,844,079	57.18	94,124	126,652	220,776	13,179
300,000-399,999	59	19	98.80	6,307,141	69.37	159,614	172,340	331,954	19,410
400,000-499,999	55	8	99.20	3,450,226	76.04	320,026	111,251	431,278	24,841
500,000-999,999	55	12	99.80	8,189,139	91.87	510,816	171,611	682,428	23,372
1,000,000-1,999,999	57	4	100.00	4,200,000	100.00	876,000	174,000	1,050,000	191,905
TOTAL	44	2,007		51,722,876		14,127	11,606	25,771	5,719
TOTAL (PAID ONLY)	48	739		51,722,876		38,367	31,521	69,990	9,844

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	48	718	67.60						3,827
1-999	25	5	68.07	2,442		248	240	488	679
1,000-1,999	49	13	69.30	18,618	.06	1,086	345	1,432	5,482
2,000-2,999	67	14	70.62	32,997	.16	1,539	817	2,356	3,164
3,000-3,999	45	11	71.65	34,550	.27	1,463	1,677	3,140	5,015
4,000-4,999	38	10	72.59	41,298	.39	2,610	1,519	4,129	1,109
5,000-5,999	47	12	73.72	60,700	.58	2,107	2,951	5,058	3,787
6,000-6,999	45	7	74.38	42,700	.71	5,540	560	6,100	3,426
7,000-7,999	63	6	74.95	44,000	.84	4,479	2,854	7,333	6,908
8,000-8,999	18	2	75.14	16,000	.89		8,000	8,000	
9,000-9,999	52	2	75.32	18,500	.95	4,500	4,750	9,250	13,815
10,000-19,999	43	46	79.66	632,627	2.88	6,537	7,215	13,752	5,924
20,000-29,999	43	33	82.76	805,487	5.34	10,871	13,537	24,408	8,012
30,000-39,999	58	15	84.18	502,280	6.87	15,653	17,831	33,485	13,202
40,000-49,999	47	15	85.59	621,425	8.77	11,954	29,473	41,428	5,571
50,000-59,999	44	10	86.53	505,000	10.31	17,450	33,050	50,500	10,067
60,000-69,999	58	5	87.00	310,000	11.26	16,953	45,046	62,000	10,273
70,000-79,999	55	12	88.13	895,900	13.99	23,079	51,579	74,658	11,968
80,000-89,999	54	9	88.98	755,556	16.30	28,737	55,213	83,950	6,739
90,000-99,999	71	10	89.92	938,151	19.17	32,332	61,482	93,815	16,406
100,000-199,999	62	58	95.38	7,980,098	43.53	64,695	71,599	137,587	13,279
200,000-299,999	59	22	97.45	4,887,736	58.46	105,446	116,722	222,169	10,440
300,000-399,999	49	11	98.49	3,642,500	69.58	167,120	164,016	331,136	13,463
400,000-499,999	51	7	99.15	2,970,226	78.65	297,173	127,144	424,318	15,199
500,000-999,999	67	7	99.81	4,989,427	93.89	586,561	126,214	712,775	15,567
1,000,000-1,999,999	55	2	100.00	2,000,000	100.00	1,000,000		1,000,000	16,718
TOTAL	49	1,062		32,748,218		17,389	13,376	30,836	5,468
TOTAL (PAID ONLY)	52	344		32,748,218		53,684	41,295	95,198	8,893



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
HOSPITALS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	32	443	60.93					2,829
1-999	21	15	62.99	7,403	.04	279	493	1,405
1,000-1,999	35	16	65.19	21,524	.17	712	1,345	4,012
2,000-2,999	44	20	67.95	46,092	.45	1,056	2,304	4,962
3,000-3,999	45	14	69.87	44,824	.73	1,556	3,201	6,223
4,000-4,999	43	7	70.83	29,417	.91	1,307	4,202	4,544
5,000-5,999	31	20	73.59	101,300	1.52	2,769	5,065	3,162
6,000-6,999	36	3	74.00	18,250	1.64	1,867	6,083	6,053
7,000-7,999	54	14	75.92	103,515	2.27	3,673	7,393	5,752
8,000-8,999	57	5	76.61	40,000	2.51	2,720	8,000	8,334
9,000-9,999	50	3	77.02	27,600	2.68	5,602	9,200	15,497
10,000-19,999	48	52	84.18	678,331	6.82	6,800	13,044	9,592
20,000-29,999	44	20	86.93	456,243	9.61	10,723	22,812	12,564
30,000-39,999	40	14	88.85	459,030	12.41	14,381	32,787	9,407
40,000-49,999	51	10	90.23	436,012	15.07	19,070	43,601	14,718
50,000-59,999	47	13	92.02	665,000	19.13	27,655	51,153	12,460
60,000-69,999	50	7	92.98	430,125	21.75	21,794	61,446	8,016
70,000-79,999	47	8	94.08	585,974	25.33	26,037	73,246	17,702
80,000-89,999	80	5	94.77	423,750	27.92	33,837	84,750	31,712
90,000-99,999	46	3	95.18	275,000	29.60	53,300	91,666	27,999
100,000-199,999	65	13	96.97	1,695,750	39.95	87,920	130,442	16,591
200,000-299,999	59	6	97.79	1,292,500	47.84	75,833	215,416	19,499
300,000-399,999	72	8	98.89	2,664,641	64.10	149,293	333,080	27,586
400,000-499,999	83	1	99.03	480,000	67.03	480,000	480,000	92,336
500,000-999,999	38	5	99.72	3,199,712	86.57	404,775	639,942	34,298
1,000,000-1,999,999	59	2	100.00	2,200,000	100.00	752,000	1,100,000	367,092
TOTAL	38	727		16,381,993		12,407	22,533	6,863
TOTAL (PAID ONLY)	46	284		16,381,993		31,761	57,683	13,155

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	40	1,314	67.24						3,165
1-999	24	44	69.49	19,524	.04	303	140	443	1,819
1,000-1,999	27	46	71.85	61,131	.20	806	522	1,328	1,847
2,000-2,999	44	40	73.89	92,969	.43	1,005	1,268	2,324	3,316
3,000-3,999	41	22	75.02	70,200	.61	1,346	1,844	3,190	4,919
4,000-4,999	33	14	75.74	58,647	.75	1,401	2,787	4,189	3,600
5,000-5,999	36	39	77.73	198,869	1.25	2,737	2,361	5,099	3,835
6,000-6,999	40	14	78.45	87,388	1.47	3,544	2,697	6,242	2,360
7,000-7,999	40	19	79.42	139,500	1.82	4,146	3,195	7,342	3,302
8,000-8,999	44	11	79.98	92,716	2.06	1,578	6,849	8,428	7,188
9,000-9,999	61	9	80.45	82,913	2.27	5,551	3,661	9,212	6,118
10,000-19,999	40	91	85.10	1,178,645	5.23	7,353	5,598	12,952	5,229
20,000-29,999	44	57	88.02	1,379,115	8.69	9,025	15,169	24,195	6,816
30,000-39,999	47	35	89.81	1,122,650	11.51	14,327	17,748	32,075	15,437
40,000-49,999	45	25	91.09	1,092,192	14.25	15,347	28,340	43,687	9,055
50,000-59,999	71	20	92.11	1,018,250	16.81	27,895	23,017	50,912	19,415
60,000-69,999	49	12	92.73	753,000	18.70	24,562	38,187	62,750	9,070
70,000-79,999	68	19	93.70	1,406,082	22.24	29,393	44,610	74,004	16,260
80,000-89,999	45	8	94.11	677,421	23.94	48,209	36,468	84,677	14,412
90,000-99,999	64	9	94.57	841,519	26.05	33,675	59,826	93,502	11,220
100,000-199,999	59	56	97.44	7,150,449	44.01	55,082	72,604	127,686	16,239
200,000-299,999	61	21	98.51	4,896,315	56.31	80,586	152,571	233,157	15,843
300,000-399,999	101	10	99.02	3,384,796	64.82	195,865	142,614	338,479	18,816
400,000-499,999	57	3	99.18	1,327,000	68.15	192,333	250,000	442,333	27,571
500,000-999,999	54	13	99.84	9,027,273	90.83	385,972	308,433	694,405	22,980
1,000,000-1,999,999	39	3	100.00	3,650,000	100.00	950,833	265,833	1,216,666	9,225
TOTAL	42	1,954		39,808,564		10,129	10,241	20,372	4,855
TOTAL (PAID ONLY)	45	640		39,808,564		30,927	31,269	62,200	8,326

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	50	619	66.41						4,039
1-999	43	6	67.06	3,479	.01	371	208	579	1,815
1,000-1,999	34	14	68.56	18,000	.08	808	477	1,285	2,702
2,000-2,999	66	12	69.84	28,000	.19	416	1,916	2,333	4,990
3,000-3,999	37	5	70.38	17,000	.25	2,050	1,350	3,400	4,781
4,000-4,999	27	4	70.81	16,980	.32	1,187	3,057	4,245	1,248
5,000-5,999	41	16	72.53	81,850	.64	2,854	2,260	5,115	4,268
6,000-6,999	39	5	73.06	31,774	.76	2,942	3,412	6,354	1,374
7,000-7,999	48	4	73.49	29,500	.88	428	6,946	7,375	5,508
8,000-8,999	47	6	74.14	50,250	1.08		8,375	8,375	3,203
9,000-9,999	65	5	74.67	45,563	1.25	6,334	2,778	9,112	3,050
10,000-19,999	45	46	79.61	584,292	3.54	7,691	5,010	12,702	4,933
20,000-29,999	46	35	83.36	852,187	6.86	10,130	14,217	24,348	6,713
30,000-39,999	57	19	85.40	600,920	9.21	12,586	19,040	31,627	21,995
40,000-49,999	46	21	87.66	917,880	12.79	15,432	28,275	43,708	9,526
50,000-59,999	74	14	89.16	711,000	15.57	27,261	23,524	50,785	20,071
60,000-69,999	66	6	89.80	373,000	17.03	18,966	43,200	62,166	9,966
70,000-79,999	65	13	91.20	963,332	20.79	32,525	41,576	74,102	15,350
80,000-89,999	53	5	91.73	421,588	22.43	56,984	27,333	84,317	12,316
90,000-99,999	81	5	92.27	465,692	24.25	34,057	59,081	93,138	6,863
100,000-199,999	49	37	96.24	4,960,284	43.62	62,621	71,440	134,061	15,906
200,000-299,999	62	19	98.28	4,371,315	60.69	82,490	147,579	230,069	15,957
300,000-399,999	76	5	98.81	1,647,061	67.12	224,800	104,612	329,412	10,068
400,000-499,999	57	3	99.14	1,327,000	72.30	192,333	250,000	442,333	27,571
500,000-999,999	37	5	99.67	3,442,226	85.74	425,752	262,692	688,445	14,485
1,000,000-1,999,999	39	3	100.00	3,650,000	100.00	950,833	265,833	1,216,666	9,225
TOTAL	50	932		25,610,173		14,312	13,166	27,478	6,019
TOTAL (PAID ONLY)	51	313		25,610,173		42,616	39,205	81,821	9,936

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	31	574	71.30						2,675
1-999	28	23	74.16	10,633	.08	275	186	462	2,221
1,000-1,999	20	21	76.77	26,224	.30	761	487	1,248	1,347
2,000-2,999	37	22	79.50	49,979	.72	1,143	1,037	2,271	3,195
3,000-3,999	43	12	80.99	37,200	1.03	1,380	1,720	3,100	6,577
4,000-4,999	34	5	81.61	21,000	1.20	1,592	2,607	4,200	7,864
5,000-5,999	34	17	83.72	86,519	1.92	2,121	2,967	5,089	3,266
6,000-6,999	44	8	84.72	49,114	2.33	4,037	2,101	6,139	3,271
7,000-7,999	32	9	85.83	65,000	2.87	5,915	1,307	7,222	3,643
8,000-8,999	52	2	86.08	17,133	3.01	3,642	4,924	8,566	26,212
9,000-9,999	58	2	86.33	18,500	3.16	6,495	2,755	9,250	18,055
10,000-19,999	31	35	90.68	455,308	6.94	7,129	5,879	13,008	5,673
20,000-29,999	44	15	92.54	348,428	9.84	9,247	13,981	23,228	8,238
30,000-39,999	38	9	93.66	288,000	12.23	14,187	17,812	32,000	9,497
40,000-49,999	41	3	94.03	132,312	13.33	12,866	31,237	44,104	6,618
50,000-59,999	67	5	94.65	256,250	15.45	34,950	16,300	51,250	18,840
60,000-69,999	32	6	95.40	380,000	18.61	30,158	33,175	63,333	8,175
70,000-79,999	74	6	96.14	442,750	22.29	22,608	51,183	73,791	18,233
80,000-89,999	38	2	96.39	172,500	23.72	37,875	48,375	86,250	13,990
90,000-99,999	53	2	96.64	190,827	25.30	43,896	51,517	95,413	19,113
100,000-199,999	88	13	98.26	1,396,174	36.90	31,605	75,792	107,398	17,157
200,000-299,999	57	1	98.38	275,000	39.18	100,000	175,000	275,000	19,050
300,000-399,999	126	5	99.00	1,737,735	53.61	166,931	180,616	347,547	27,565
500,000-999,999	65	8	100.00	5,585,047	100.00	361,109	337,021	698,130	28,289
TOTAL	34	805		12,041,633		7,028	7,927	14,958	4,173
TOTAL (PAID ONLY)	42	231		12,041,633		24,492	27,627	52,128	7,894

TABLE III

**Claim Study by Bodily Injury Severity**

Table III illustrates the average paid indemnity (economic + non-economic) by bodily injury severity. The average paid indemnity is also displayed by months from incident to disposition. The following definitions may aid the individuals interested in this report:

- Standard Error - A relative measure of the spread or dispersion about its mean. In order to compare the spread of two separate classifications, the average paid claim must be divided by the standard error to arrive at a coefficient of variation.
- Ratio for Avg Pd Claim - Measures the change in the average paid claim from one year to the next. A factor below 1.0000 indicates a negative percent change.
- Severity 0,1 - Signifies a severity of injury that results in emotional injury only i.e. fright.
- Severity 2,3,4 - Signifies a severity of injury that results in insignificant or temporary injury i.e. contusions, minor scars, infections, fracture, burns, drug side effect.
- Severity 5,6,7,8 - Signifies a severity of injury that results in permanent injury i.e. loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- Severity 9 - Signifies a severity of injury that results in death.

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1988

ALL COMPANIES  
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	507	250.000	3	4,040	2,332.000	7.9684
7- 12	2	2,835	2,000.000	6	6,781	3,884.000	2.3918
19- 24	4	41,625	23,579.000	5	40,399	33,711.000	.9705
31- 36	3	15,225	10,146.000	2	1,850	1,000.000	.1215
43- 48	5	32,800	17,145.000	5	79,597	67,704.000	2.4267
55- 60	1	15,000	.000			.000	.0000
67- 72	2	8,100	7,000.000			.000	.0000
79- 84	2	250,000	229,999.000			.000	.0000
TOTAL	21	43,526	22,759.000	21	31,261	17,888.000	.7182

SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	27	5,533	1,552.000	25	7,753	2,875.000	1.4012
7- 12	69	14,392	2,937.000	44	14,461	4,178.000	1.0047
19- 24	55	23,211	4,623.000	52	12,051	2,258.000	.5191
31- 36	46	25,849	7,563.000	37	18,995	4,087.000	.7348
43- 48	55	21,108	6,544.000	41	24,324	6,927.000	1.1523
55- 60	40	19,527	4,638.000	29	18,421	4,810.000	.9433
67- 72	17	29,068	10,907.000	12	52,325	29,120.000	1.8000
79- 84	16	24,010	9,918.000	16	19,937	3,950.000	.8303
91- 96	8	211,750	117,891.000	6	17,166	7,938.000	.0810
103-108	2	18,000	16,999.000	3	7,000	3,928.000	.3888
115-120	2	7,500	2,499.000	1	7,500	.000	1.0000
127-132			.000	3	38,557	440.000	.0000
151-156			.000	1	5,000	.000	.0000
163-168	1	95,000	.000			.000	.0000
181-240	1	100,000	.000	2	25,000	10,000.000	.2500
TOTAL	339	24,686	3,657.000	272	18,162	2,056.000	.7357

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1988

ALL COMPANIES  
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	22,500	.000	2	2,500	.000	.1111
7- 12	16	38,563	10,814.000	13	48,232	19,209.000	1.2507
19- 24	23	114,189	53,383.000	16	60,252	27,166.000	.5276
31- 36	43	113,505	27,129.000	20	125,747	30,149.000	1.1078
43- 48	50	102,814	22,516.000	41	138,111	24,879.000	1.3433
55- 60	52	170,599	33,104.000	30	192,165	52,152.000	1.1264
67- 72	30	112,833	21,863.000	22	165,564	39,911.000	1.4673
79- 84	19	44,984	10,954.000	17	102,869	27,239.000	2.2867
91- 96	9	144,444	36,804.000	11	60,681	25,475.000	.4201
103-108	2	149,381	49,494.000	1	818,899	.000	5.4819
115-120	4	104,009	98,681.000	2	626,526	606,455.000	6.0237
127-132	5	130,000	30,331.000	1	50,000	.000	.3846
139-144	1	121,500	.000	2	47,500	27,495.000	.3909
151-156	3	120,000	18,920.000	3	38,365	26,191.000	.3197
163-168	8	195,892	109,991.000	8	205,570	42,103.000	1.0494
175-180	3	67,500	22,315.000			.000	.0000
181-240	2	11,250	3,499.000	3	62,666	27,928.000	5.5703
OVER 240	1	15,000	.000			.000	.0000
TOTAL	272	115,263	10,907.000	192	134,176	14,070.000	1.1640

SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	600,000	.000	2	85,327	14,491.000	.1422
7- 12	7	109,285	32,054.000			.000	.0000
19- 24	12	84,000	23,409.000	15	85,541	21,840.000	1.0183
31- 36	23	123,545	28,653.000	19	123,625	23,727.000	1.0006
43- 48	26	93,373	32,934.000	29	97,312	18,357.000	1.0421
55- 60	20	116,460	29,563.000	15	92,666	33,042.000	.7956
67- 72	5	105,667	63,339.000	13	110,546	49,676.000	1.0461
79- 84	8	44,562	10,674.000	3	233,333	72,642.000	5.2361
91- 96	3	58,750	29,715.000	4	106,093	35,065.000	1.8058
139-144	1	13,500	.000			.000	.0000
151-156	1	42,500	.000			.000	.0000
OVER 240			.000	1	75,000	.000	.0000
TOTAL	107	103,631	13,151.000	101	105,457	11,312.000	1.0176



BODILY INJURY CLAIM INDEMNITY COMPARISONS  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	1,500	.000	2	507	250.000	.3380
7- 12	7	6,530	3,655.000	2	2,835	2,000.000	.4341
19- 24	7	15,973	9,917.000	4	41,625	23,579.000	2.6059
31- 36	6	37,541	17,116.000	3	15,225	10,146.000	.4055
43- 48	1	8,500	.000	5	32,800	17,145.000	3.8588
55- 60	1	68,000	.000	1	15,000	.000	.2205
67- 72			.000	2	8,100	7,000.000	.0000
79- 84	1	60,000	.000	2	250,000	229,999.000	4.1666
91- 96	1	5,000	.000			.000	.0000
103-108	1	2,500	.000			.000	.0000
127-132	1	25,000	.000			.000	.0000
139-144	3	30,021	24,959.000			.000	.0000
TOTAL	30	21,444	5,423.000	21	43,526	22,759.000	2.0297

SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	27	8,472	2,673.000	27	5,533	1,552.000	.6530
7- 12	63	8,509	1,652.000	69	14,392	2,937.000	1.6913
19- 24	49	8,350	1,144.000	55	23,211	4,623.000	2.7797
31- 36	45	13,040	2,874.000	46	25,849	7,563.000	1.9822
43- 48	56	14,580	2,491.000	55	21,108	6,544.000	1.4477
55- 60	36	20,179	3,700.000	40	19,527	4,638.000	.9676
67- 72	18	18,802	7,451.000	17	29,068	10,907.000	1.5460
79- 84	5	24,500	10,999.000	16	24,010	9,918.000	.9800
91- 96	1	5,000	.000	8	211,750	117,891.000	42.3500
103-108	8	20,419	8,476.000	2	18,000	16,999.000	.8815
115-120	3	47,333	34,853.000	2	7,500	2,499.000	.1584
139-144	1	6,000	.000			.000	.0000
163-168	1	30,000	.000	1	95,000	.000	3.1666
181-240			.000	1	100,000	.000	.0000
TOTAL	313	13,134	1,072.000	339	24,686	3,657.000	1.8795

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	21,865	16,999.000	1	22,500	.000	1.0290
7- 12	14	150,551	78,542.000	16	38,563	10,814.000	.2561
19- 24	10	39,107	12,488.000	23	114,189	53,383.000	2.9199
31- 36	27	64,976	16,522.000	43	113,505	27,129.000	1.7468
43- 48	50	126,222	32,116.000	50	102,814	22,516.000	.8145
55- 60	37	148,189	32,224.000	52	170,599	33,104.000	1.1512
67- 72	5	84,352	53,645.000	30	112,833	21,863.000	1.3376
79- 84	5	57,500	36,477.000	19	44,984	10,954.000	.7823
91- 96	7	151,143	48,009.000	9	144,444	36,804.000	.9556
103-108	4	125,763	58,811.000	2	149,381	49,494.000	1.1877
115-120	1	3,000	.000	4	104,009	98,681.000	34.6696
127-132	3	423,389	175,495.000	5	130,000	30,331.000	.3070
139-144	6	106,963	47,273.000	1	121,500	.000	1.1359
151-156	1	45,000	.000	3	120,000	18,920.000	2.6666
163-168	1	75,000	.000	8	195,892	109,991.000	2.6118
175-180	4	90,000	13,526.000	3	67,500	22,315.000	.7500
181-240	3	277,370	90,127.000	2	11,250	3,499.000	.0405
OVER 240	1	75,000	.000	1	15,000	.000	.2000
TOTAL	181	119,687	13,998.000	272	115,263	10,907.000	.9630

SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6			.000	1	600,000	.000	.0000
7- 12	17	123,410	44,426.000	7	109,285	32,054.000	.8855
19- 24	17	173,235	93,888.000	12	84,000	23,409.000	.4848
31- 36	35	76,187	13,416.000	23	123,545	28,653.000	1.6216
43- 48	21	66,107	26,532.000	26	93,373	32,934.000	1.4124
55- 60	13	147,409	56,301.000	20	116,460	29,563.000	.7900
67- 72	6	138,437	66,579.000	5	105,667	63,339.000	.7632
79- 84	5	277,942	156,516.000	8	44,562	10,674.000	.1603
91- 96			.000	3	58,750	29,715.000	.0000
103-108	2	78,125	21,999.000			.000	.0000
139-144			.000	1	13,500	.000	.0000
151-156			.000	1	42,500	.000	.0000
TOTAL	116	115,437	19,104.000	107	103,631	13,151.000	.8977

**TABLE IV**

**Claim Severity by Profession**

Table IV contains the average paid indemnity (economic + non-economic) by bodily injury severity within major business classifications for the latest three years. The same definitions that are provided in the preface to Table III will aid individuals interested in this report.

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1988

ALL COMPANIES  
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	2	7,600	.000	3	5,833	2,080.000	.0000
DENTISTS	9	62,243	7,499.000	4	827	60.000	.1088
HOSPITALS	1	670	52,333.000	6	97,416	56,972.000	1.5650
NURSES	9	37,555	.000	8	6,398	.000	.0000
PHYS AND SURG	21	43,526	13,076.000	21	31,261	1,449.000	.1703
TOTAL			22,759.000			17,888.000	.7182

SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	2,500	.000	1	34,000	.000	13.6000
CLINICS/CORP	2	3,250	250.000	3	8,369	8,333.000	2.5750
DENTISTS	47	11,846	2,917.000	36	11,286	2,121.000	.9527
HOSPITALS	148	23,442	7,172.000	110	15,307	2,360.000	.6529
NURSES	3	5,500	2,332.000	8	3,618	390.000	.6578
NURSING HOMES	6	57,217	32,394.000	9	19,963	10,000.000	.3488
OPTOMETRISTS	1	5,350	.000			.000	.0000
PHARMACIES	5	6,000	1,702.000	4	2,758	1,794.000	.4596
PHYS AND SURG	121	32,199	4,816.000	100	25,213	4,713.000	.7830
PODIA/CHIROPOD	5	8,400	3,722.000	1	50,000	.000	5.9523
TOTAL	339	24,686	3,657.000	272	18,162	2,056.000	.7357

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1988

ALL COMPANIES  
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	1	8,500	.000	.0000
CLINICS/CORP	3	73,333	16,642.000	2	25,048	5,000.000	.3415
DENTISTS	19	21,295	6,755.000	25	25,224	8,714.000	1.1845
HOSPITALS	82	91,460	19,544.000	58	176,178	35,348.000	1.9262
NURSES	6	12,777	1,483.000	4	30,257	15,651.000	2.3680
NURSING HOMES	2	110,446	84,498.000	4	41,875	11,660.000	.3791
PHYS AND SURG	157	144,550	15,361.000	97	149,131	16,612.000	1.0316
PODIA/CHIROPOD	3	78,416	60,884.000	1	100,000	.000	1.2752
TOTAL	272	115,263	10,907.000	192	134,176	14,070.000	1.1640

SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CLINICS/CORP			.000	2	10,000	5,000.000	.0000
HOSPITALS	45	107,832	24,979.000	44	116,053	16,061.000	1.0762
NURSES	2	126,968	126,880.000	3	36,666	10,907.000	.2887
NURSING HOMES	3	54,166	34,810.000	3	38,551	16,733.000	.7117
PHYS AND SURG	57	102,099	14,661.000	49	108,147	17,888.000	1.0592
TOTAL	107	103,631	13,151.000	101	105,457	11,312.000	1.0176

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	2,500	.000			.000	.0000
DENTISTS	3	737	440.000	2	7,600	7,499.000	10.3120
HOSPITALS	9	6,611	2,489.000	9	62,243	52,333.000	9.4150
NURSES			.000	1	670	.000	.0000
PHYS AND SURG	17	34,066	8,325.000	9	37,555	13,076.000	1.1024
TOTAL	30	21,444	5,423.000	21	43,526	22,759.000	2.0297

SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	3	9,212	9,333.000	1	2,500	.000	.2713
CLINICS/CORP	4	5,568	2,561.000	2	3,250	250.000	.5836
DENTISTS	33	10,898	3,101.000	47	11,846	2,917.000	1.0869
HOSPITALS	137	10,318	1,385.000	148	23,442	7,172.000	2.2719
NURSES	4	1,573	160.000	3	5,500	2,332.000	3.4965
NURSING HOMES	3	898	1,000.000	6	57,217	32,394.000	63.7160
OPTOMETRISTS			.000	1	5,350	.000	.0000
PHARMACIES	8	6,287	2,024.000	5	6,000	1,702.000	.9543
PHYS AND SURG	119	17,492	1,884.000	121	32,199	4,816.000	1.8407
PODIA/CHIROPOD	2	73,500	43,495.000	5	8,400	3,722.000	.1142
TOTAL	313	13,134	1,072.000	339	24,686	3,657.000	1.8795

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
**PRIOR YEAR = 1987**

ALL COMPANIES  
 SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CLINICS/CORP	2	141,000.	108,611.000	3	73,333	16,642.000	.5200
DENTISTS	11	10,728	3,577.000	19	21,295	6,755.000	1.9849
HOSPITALS	50	155,630	33,579.000	82	91,460	19,544.000	.5876
NURSES	1	39,230	.000	6	12,777	1,483.000	.3256
NURSING HOMES	2	12,950	11,998.000	2	110,446	84,498.000	8.5286
OPTOMETRISTS	2	16,750	12,999.000			.000	.0000
PHARMACIES	1	51,000	.000			.000	.0000
PHYS AND SURG	109	120,456	16,822.000	157	144,550	15,361.000	1.2000
PODIA/CHIROPOD	3	67,500	27,477.000	3	78,416	60,884.000	1.1617
TOTAL	181	119,687	13,998.000	272	115,263	10,907.000	.9630

SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	165,000	.000			.000	.0000
CLINICS/CORP	2	68,750	43,996.000			.000	.0000
DENTISTS	2	4,616	3,499.000			.000	.0000
HOSPITALS	35	79,627	25,864.000	45	107,832	24,979.000	1.3542
NURSES	3	127,608	36,164.000	2	126,968	126,880.000	.9949
NURSING HOMES	5	17,900	6,028.000	3	54,166	34,810.000	3.0260
PHYS AND SURG	68	144,407	29,206.000	57	102,099	14,661.000	.7070
TOTAL	116	115,437	19,104.000	107	103,631	13,151.000	.8977

**TABLE V**

**Claim Study by Means of Disposition**

This exhibit contains a thorough claim study by means of disposition. Within each disposition type the following data is presented:

Number of Claims Closed  
Percentage of Claims by Means of Disposition  
Average Number of Months from Incident to Report (INC RPT)  
Average Number of Months from Incident to Disposition (INC DSP)  
Average Bodily Injury Severity (Severity codes defined in Table III)  
Average Economic Damage Paid per Claim  
Average Non-Economic Damage Paid per Claim  
Average Total Indemnity Paid per Claim (Economic + Non-Economic)  
Average Allocated Loss Adjustment Expense Paid per Claim



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1989

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	155	26.45	13	22	3	10,386	6,783	17,170	637
BEFORE TRIAL OR HEARING	110	18.77	23	57	6	43,980	51,458	95,439	16,595
DURING REVIEW PANEL OR NON-BINDING ARB	1	.17	1	16	6	5,000	25,000	30,000	2,141
NOT SPECIFIED	1	.17	55	72	7		200,000	200,000	4,763
TOTAL SETTLED	267	45.56	17	37	4	24,167	25,980	50,148	7,232
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	6	1.02	8	34	6	9,089	11,244	20,333	6,222
JUDGEMENT FOR PLAINTIFF	22	3.75	20	68	5	21,043	85,638	106,681	26,486
ALL OTHER	291	49.65	23	60	5	47,579	42,286	89,866	16,401
TOTAL COURT DISPOSITIONS	319	54.43	22	60	5	45,025	44,692	89,718	16,905
TOTAL PAID CLAIM DISPOSITIONS	586	100.00	20	50	5	35,522	36,166	71,689	12,498

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1989

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	419	38.12	13	30	4				2,327
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	11	1.00	27	77	4				25,001
JUDGEMENT FOR DEFENDANT	86	7.82	20	62	4				22,483
FOR DEFENDANT AFTER APPEAL	9	.81	35	75	7				19,072
ALL OTHERS INCLUDING DISMISSALS	574	52.22	26	53	4				5,483
TOTAL COURT DISPOSITIONS	680	61.87	25	55	4				8,128
TOTAL UNPAID CLAIM DISPOSITIONS	1,099	100.00	20	45	4				5,917

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1988

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	160	21.65	8	16	3	16,679	10,419	27,098	1,242
BEFORE TRIAL OR HEARING	122	16.50	27	59	4	22,787	42,796	65,584	9,994
DURING TRIAL OR HEARING	1	.13	28	44	7	66,566	33,434	100,000	18,833
NOT SPECIFIED	2	.27	3	8	3	1,059	2,741	3,800	426
TOTAL SETTLED	285	38.56	16	35	4	19,359	24,305	43,665	5,044
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	6	.81	11	40	3	3,158	6,508	9,666	16,610
JUDGEMENT FOR PLAINTIFF	14	1.89	23	65	6	315,285	84,896	400,181	86,610
FOR PLAINTIFF AFTER APPEAL	5	.67	18	84	5	45,588	69,819	130,407	56,501
ALL OTHER	429	58.05	21	57	5	42,366	34,476	76,843	14,043
TOTAL COURT DISPOSITIONS	454	61.43	21	57	5	50,299	36,051	86,515	16,782
TOTAL PAID CLAIM DISPOSITIONS	739	100.00	19	48	5	38,367	31,521	69,990	12,255

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1988

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	529	41.71	12	26	4				1,592
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	17	1.34	39	73	4				14,979
JUDGEMENT FWS FOR PLAINTIFF	1	.07	16	56	3				50,256
JUDGEMENT FOR DEFENDANT	69	5.44	19	58	5				17,340
FOR DEFENDANT AFTER APPEAL	11	.86	25	81	4				7,487
ALL OTHERS INCLUDING DISMISSALS	641	50.55	24	50	4				4,359
TOTAL COURT DISPOSITIONS	739	58.28	24	52	4				5,924
TOTAL UNPAID CLAIM DISPOSITIONS	1,268	100.00	19	41	4				4,116

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1987

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	163	25.46	8	16	3	5,234	9,077	14,324	924
BEFORE TRIAL OR HEARING	222	34.68	23	52	5	30,902	31,355	62,257	10,615
NOT SPECIFIED	2	.31	8	10	3	3,200		3,200	
TOTAL SETTLED	387	60.46	17	37	4	19,948	21,810	41,763	6,478
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	3	.46	79	95	4	40,000	17,500	57,500	13,279
JUDGEMENT FOR PLAINTIFF	14	2.18	19	64	5	122,846	91,619	214,465	31,117
FOR PLAINTIFF AFTER APPEAL	3	.46	21	91	6	98,000	92,000	190,000	41,462
ALL OTHER	233	36.40	22	57	5	42,660	42,751	85,411	13,748
TOTAL COURT DISPOSITIONS	253	39.53	22	58	5	47,722	45,739	93,462	15,032
TOTAL PAID CLAIM DISPOSITIONS	640	100.00	19	45	4	30,927	31,269	62,200	9,860

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1987

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	752	57.22	14	31	4				1,487
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	20	1.52	34	58	4				11,327
JUDGEMENT FOR PLAINTIFF	4	.30	14	45	5				7,526
JUDGEMENT FOR DEFENDANT	70	5.32	23	57	4				15,156
FOR DEFENDANT AFTER APPEAL	9	.68	15	71	4				13,316
ALL OTHERS INCLUDING DISMISSALS	459	34.93	21	51	4				5,518
TOTAL COURT DISPOSITIONS	562	42.77	22	52	4				7,064
TOTAL UNPAID CLAIM DISPOSITIONS	1,314	100.00	17	40	4				3,872

TABLE VI

**Indemnity Analysis by Company**

Table VII contains the total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid, and the total non-economic damage paid for each company reporting closed claim data.

Each of the last three years are recorded separately and the companies are listed in descending order of the number of paid claims.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1989

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MEDICAL PROTECTIVE COMPANY	241	81	6,344,557.00	1,788,898.00	4,555,659.00
MISSOURI PROFESSIONAL LIABILITY INSASSO	197	75	6,141,132.00	2,607,645.00	3,533,487.00
ST PAUL FIRE & MARINE INSURANCE CO	143	74	6,834,476.00	3,705,925.00	3,128,551.00
MEDICAL DEFENSE ASSOCIATES	235	61	2,840,967.00	2,351,427.00	489,540.00
MISSOURI MEDICAL INSURANCE COMPANY	194	35	3,937,138.00	935,245.00	3,001,893.00
CONTINENTAL CASUALTY COMPANY	75	33	617,459.00	353,145.00	264,314.00
MISSOURI HOSPITAL PLAN	45	33	968,730.00	410,187.00	558,543.00
BARNES HOSPITAL	48	20	1,067,269.00	1,065,769.00	1,500.00
CURATORS OF THE UNIVERSITY OF MISSOURI	57	19	429,303.00	214,648.00	214,655.00
RISK CONTROL ASSOCIATES INC	79	19	1,693,500.00	808,500.00	885,000.00
PROVIDERS INS CO	43	17	1,187,000.00	510,410.00	676,590.00
AETNA CASUALTY AND SURETY COMPANY	16	9	2,273,039.00	1,563,446.00	709,593.00
JEWSH HOSPITAL OF ST LOUIS	23	9	1,162,833.00	1,162,833.00	0.00
ST LOUIS UNIVERSITY MEDICAL CENTER	19	8	1,366,000.00	556,108.00	809,892.00
PROFESSIONAL MUT INS CO RISK RETENTION*	23	7	77,700.00	2,700.00	75,000.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	10	6	647,196.00	647,196.00	0.00
SISTERS OF MERCY HEALTH SYSTEM	9	6	192,760.00	141,663.00	51,097.00
ST PAUL MERCURY INSURANCE COMPANY	9	6	207,550.00	126,662.00	80,888.00
CHICAGO INSURANCE COMPANY	6	5	106,216.00	81,216.00	25,000.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	5	4	26,000.00	26,000.00	0.00
INSURANCE CORPORATION OF AMERICA	7	3	83,500.00	34,564.00	48,936.00
NORTH RIVER INSURANCE COMPANY THE	3	3	6,000.00	1,500.00	4,500.00
SSM HEALTH CARE SYSTEM	7	3	647,006.00	254,774.00	392,232.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1989

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
TRAVELERS INDEMNITY COMPANY	6	3	664,674.00	0.00	664,674.00
TRUMAN MEDICAL CENTER	19	3	65,000.00	26,000.00	39,000.00
CHURCH MUTUAL INSURANCE COMPANY	2	2	74,655.00	1,183.00	73,472.00
CONTINENTAL INSURANCE COMPANY THE*	2	2	64,000.00	9,555.00	54,445.00
DRUGGISTS MUTUAL INSURANCE COMPANY	2	2	9,207.00	2,836.00	6,371.00
FEDERAL INSURANCE COMPANY	3	2	35,000.00	10,500.00	24,500.00
INSURANCE COMPANY OF NORTH AMERICA	2	2	335,575.00	167,787.00	167,788.00
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	2	2	13,500.00	9,750.00	3,750.00
LESTER E COX MEDICAL CENTER	2	2	157,000.00	155,000.00	2,000.00
MENORAH MEDICAL CENTER	13	2	50,000.00	21,250.00	28,750.00
ST LUKES HOSPITAL - CHESTERFIELD	6	2	365,000.00	365,000.00	0.00
ST LUKES HOSPITAL - KANSAS CITY	8	2	55,000.00	26,200.00	28,800.00
UNITED STATES FIDELITY & GUARANTY CO	4	2	500,000.00	200,000.00	300,000.00
AMERICAN CASUALTY CO OF READING PA	7	1	76,312.00	76,312.00	0.00
AMERICAN HOME ASSURANCE COMPANY	1	1	50,000.00	50,000.00	0.00
ARGONAUT MIDWEST INSURANCE COMPANY	1	1	50,000.00	50,000.00	0.00
ATLANTIC INSURANCE COMPANY	2	1	15,000.00	7,500.00	7,500.00
CHRISTIAN HOSPITAL	20	1	1,500.00	645.00	855.00
DOCTORS' COMPANY AN INTERINS EXCHANGE	1	1	60,000.00	0.00	60,000.00
GULF INSURANCE COMPANY	1	1	100,000.00	100,000.00	0.00
JEFFERSON INSURANCE CO OF NEW YORK	1	1	30,000.00	27,000.00	3,000.00
MARYLAND CASUALTY COMPANY	1	1	50,000.00	0.00	50,000.00
NATIONAL FIRE INS CO OF HARTFORD	2	1	8,000.00	4,945.00	3,055.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1989

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
NATIONAL MEDICAL ENTERPRISES INC	6	1	15,000.00	7,500.00	7,500.00
NOT ON COMPANY FILE	3	1	2,000.00	860.00	1,140.00
PACIFIC EMPLOYERS INSURANCE COMPANY	1	1	25,000.00	12,500.00	12,500.00
PACIFIC INDEMNITY COMPANY	1	1	200,000.00	100,000.00	100,000.00
PIE MUTUAL INSURANCE CO THE	1	1	1,500.00	1,500.00	0.00
PREFERRED PHYSICIANS MUT RISK RETENT GP	1	1	2,500.00	1,250.00	1,250.00
RESEARCH MEDICAL CENTER	2	1	15,000.00	15,000.00	0.00
SAFECO INSURANCE CO OF AMERICA	1	1	5,000.00	5,000.00	0.00
ST LOUIS CHILDRENS HOSPITAL	4	1	1,000.00	430.00	570.00
STANDARD FIRE INSURANCE COMPANY	2	1	40,000.00	10,000.00	30,000.00
UNITED STATES FIRE INSURANCE CO	1	1	1,111.00	111.00	1,000.00
VIGILANT INSURANCE COMPANY	3	1	15,000.00	0.00	15,000.00
MISSOURI BAPTISTS HOSPITAL	20	0	0.00	0.00	0.00
DEACONESS HOSPITAL	19	0	0.00	0.00	0.00
DEPAUL HEALTH CENTER	7	0	0.00	0.00	0.00
LIBERTY HOSPITAL	6	0	0.00	0.00	0.00
AMERICAN CONTINENTAL INSURANCE CO	2	0	0.00	0.00	0.00
BETHESDA GENERAL HOSPITAL	1	0	0.00	0.00	0.00
HARTFORD ACCIDENT & INDEMNITY CO*	1	0	0.00	0.00	0.00
LUMBERMENS MUTUAL CASUALTY CO	1	0	0.00	0.00	0.00
TOTAL	1,685	586	42,009,865.00	20,816,075.00	21,193,790.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	275	121	7,920,617.00	3,393,335.00	4,527,282.00
MEDICAL DEFENSE ASSOCIATES	325	102	8,032,687.00	6,002,975.00	2,029,712.00
MEDICAL PROTECTIVE COMPANY	238	88	3,773,100.00	1,073,122.00	2,699,978.00
ST PAUL FIRE & MARINE INSURANCE CO	209	71	4,832,340.00	1,672,164.00	3,160,176.00
MISSOURI MEDICAL INSURANCE COMPANY	243	69	12,835,112.00	8,369,450.00	4,390,662.00
PROVIDERS INS CO	83	33	1,188,607.00	437,277.00	751,330.00
ST LOUIS UNIVERSITY MEDICAL CENTER	77	32	786,902.00	176,452.00	610,450.00
BARNES HOSPITAL	59	28	1,918,187.00	1,530,187.00	388,000.00
MISSOURI HOSPITAL PLAN	39	26	335,545.00	143,136.00	192,409.00
RISK CONTROL ASSOCIATES INC	69	23	1,272,408.00	90,500.00	1,181,908.00
CONTINENTAL CASUALTY COMPANY	49	21	336,382.00	218,725.00	117,657.00
AETNA CASUALTY AND SURETY COMPANY	34	15	1,363,663.00	536,850.00	826,813.00
CURATORS OF THE UNIVERSITY OF MISSOURI	21	13	811,210.00	405,727.00	405,483.00
RESEARCH MEDICAL CENTER	19	8	65,085.00	49,285.00	15,800.00
FEDERAL INSURANCE COMPANY	12	7	199,500.00	49,674.00	149,826.00
PROFESSIONAL MUT INS CO RISK RETENTION*	15	7	169,670.00	17,770.00	151,900.00
SSM HEALTH CARE SYSTEM	11	6	681,250.00	647,115.00	34,135.00
DEPAUL HEALTH CENTER	33	5	38,818.00	19,318.00	19,500.00
ST PAUL MERCURY INSURANCE COMPANY	8	5	71,392.00	58,446.00	12,946.00
ARGONAUT MIDWEST INSURANCE COMPANY	7	4	1,212,512.00	1,212,512.00	0.00
GULF INSURANCE COMPANY	4	4	44,000.00	32,500.00	11,500.00
INSURANCE CORPORATION OF AMERICA	4	4	599,000.00	191,738.00	407,262.00
LESTER E COX MEDICAL CENTER	4	4	101,100.00	33,100.00	68,000.00

(CONTINUED)



DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
CHICAGO INSURANCE COMPANY	3	3	985,177.00	490,927.00	494,250.00
JEWISH HOSPITAL OF ST LOUIS	13	3	335,000.00	335,000.00	0.00
MISSOURI BAPTISTS HOSPITAL	37	3	26,086.00	12,146.00	13,940.00
SAFECO INSURANCE CO OF AMERICA	3	3	135,000.00	11,753.00	123,247.00
AMERICAN CASUALTY CO OF READING PA	7	2	11,500.00	5,000.00	6,500.00
CONTINENTAL INSURANCE COMPANY THEM	4	2	83,027.00	12,827.00	70,200.00
HARTFORD ACCIDENT & INDEMNITY COM	2	2	20,000.00	400.00	19,600.00
NATIONAL MEDICAL ENTERPRISES INC	3	2	27,500.00	0.00	27,500.00
TRUMAN MEDICAL CENTER	9	2	9,274.00	4,026.00	5,248.00
UNITED STATES FIDELITY & GUARANTY CO	3	2	169,000.00	121,781.00	47,219.00
VIGILANT INSURANCE COMPANY	2	2	187,500.00	187,500.00	0.00
AMERICAN CONTINENTAL INSURANCE CO	3	1	550,000.00	550,000.00	0.00
AMERICAN HOME ASSURANCE COMPANY	1	1	15,000.00	12,361.00	2,639.00
ARGONAUT INSURANCE COMPANY	2	1	125,000.00	125,000.00	0.00
ATLANTIC INSURANCE COMPANY	1	1	5,000.00	5,000.00	0.00
CHRISTIAN HOSPITAL	16	1	2,225.00	957.00	1,268.00
CHURCH MUTUAL INSURANCE COMPANY	1	1	122,500.00	12,000.00	110,500.00
DEACONESS HOSPITAL	13	1	30,000.00	12,900.00	17,100.00
DRUGGISTS MUTUAL INSURANCE COMPANY	1	1	10,000.00	0.00	10,000.00
HEARTLAND HOSPITAL WEST	1	1	2,500.00	1,075.00	1,425.00
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	1	1	50,000.00	35,000.00	15,000.00
MENORAH MEDICAL CENTER	11	1	15,000.00	6,450.00	8,550.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	3	1	2,500.00	1,000.00	1,500.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PACIFIC EMPLOYERS INSURANCE COMPANY	1	1	40,000.00	20,000.00	20,000.00
PREFERRED PHYSICIANS MUT RISK RETENT GP	1	1	10,000.00	0.00	10,000.00
SISTERS OF MERCY HEALTH SYSTEM	3	1	15,000.00	8,950.00	6,050.00
ST PAUL INSURANCE CO OF ILLINOIS THE	2	1	125,000.00	20,000.00	105,000.00
STANDARD FIRE INSURANCE COMPANY	6	1	25,000.00	0.00	25,000.00
ST LOUIS CHILDRENS HOSPITAL	5	0	0.00	0.00	0.00
ST LUKES HOSPITAL - KANSAS CITY	5	0	0.00	0.00	0.00
NATIONAL FIRE INS CO OF HARTFORD	3	0	0.00	0.00	0.00
BETHESDA GENERAL HOSPITAL	1	0	0.00	0.00	0.00
LIBERTY HOSPITAL	1	0	0.00	0.00	0.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	1	0	0.00	0.00	0.00
TOTAL	2,007	739	51,722,876.00	28,353,411.00	23,294,465.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1987

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	407	114	5,752,556.00	2,739,014.00	3,013,542.00
MEDICAL DEFENSE ASSOCIATES	308	102	8,872,167.00	6,139,857.00	2,732,310.00
MEDICAL PROTECTIVE COMPANY	228	89	3,786,802.00	1,316,253.00	2,470,549.00
ST PAUL FIRE & MARINE INSURANCE CO	224	75	6,480,698.00	3,285,654.00	3,195,044.00
PROFESSIONAL MUTUAL INS CO*	110	46	2,073,588.00	644,088.00	1,429,500.00
MISSOURI MEDICAL INSURANCE COMPANY	164	28	3,389,535.00	981,181.00	2,408,354.00
AETNA CASUALTY AND SURETY COMPANY	53	25	1,080,067.00	299,274.00	780,793.00
PROVIDERS INS CO	119	25	1,531,210.00	486,169.00	1,045,041.00
RISK CONTROL ASSOCIATES INC	29	17	1,730,838.00	963,768.00	767,070.00
BARNES HOSPITAL	34	12	377,186.00	248,606.00	128,580.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	13	11	313,608.00	165,804.00	147,804.00
CONTINENTAL CASUALTY COMPANY	27	9	30,634.00	20,541.00	10,093.00
FEDERAL INSURANCE COMPANY	7	7	135,655.00	63,655.00	72,000.00
MISSOURI HOSPITAL PLAN	13	7	49,482.00	20,985.00	28,497.00
ARGONAUT MIDWEST INSURANCE COMPANY	8	5	1,273,936.00	1,128,746.00	145,190.00
DRUGGISTS MUTUAL INSURANCE COMPANY	7	5	23,800.00	9,915.00	13,885.00
RESEARCH MEDICAL CENTER	17	5	26,557.00	25,557.00	1,000.00
ST LOUIS UNIVERSITY MEDICAL CENTER	32	5	452,500.00	54,800.00	397,700.00
ST PAUL MERCURY INSURANCE COMPANY	7	5	89,051.00	5,051.00	84,000.00
CURATORS OF THE UNIVERSITY OF MISSOURI	8	4	448,500.00	220,000.00	228,500.00
AMERICAN HOME ASSURANCE COMPANY	3	3	26,435.00	23,095.00	3,340.00
CONTINENTAL INSURANCE COMPANY THEM	4	3	202,000.00	20,000.00	180,000.00
GULF INSURANCE COMPANY	6	3	218,500.00	103,500.00	115,000.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1987

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
LESTER E COX MEDICAL CENTER	4	3	44,500.00	25,700.00	18,800.00
SSM HEALTH CARE SYSTEM	8	3	20,800.00	14,699.00	6,101.00
STANDARD FIRE INSURANCE COMPANY	5	3	220,000.00	75,300.00	144,700.00
WESTERN CASUALTY AND SURETY COMPANY	3	3	32,545.00	32,545.00	0.00
CHICAGO INSURANCE COMPANY	9	2	36,500.00	36,500.00	0.00
NATIONAL MEDICAL ENTERPRISES INC	3	2	85,000.00	38,846.00	46,154.00
NOT ON COMPANY FILE	4	2	116,500.00	33,250.00	83,250.00
ST LUKES HOSPITAL - KANSAS CITY	5	2	130,000.00	55,900.00	74,100.00
UNITED STATES FIDELITY & GUARANTY CO	2	2	105,000.00	105,000.00	0.00
VIGILANT INSURANCE COMPANY	2	2	50,000.00	25,000.00	25,000.00
ARGONAUT INSURANCE COMPANY	2	1	100,000.00	100,000.00	0.00
ATLANTIC INSURANCE COMPANY	2	1	90,000.00	90,000.00	0.00
DEPAUL HEALTH CENTER	10	1	12,000.00	12,000.00	0.00
INSURANCE CORPORATION OF AMERICA	8	1	1,000.00	1,000.00	0.00
MARYLAND CASUALTY COMPANY	1	1	338,497.00	169,248.00	169,249.00
MISSOURI BAPTISTS HOSPITAL	4	1	14,000.00	6,020.00	7,980.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	2	1	2,500.00	2,500.00	0.00
SAFECO INSURANCE CO OF AMERICA	1	1	16,667.00	2,647.00	14,020.00
ST ANTHONYS MEDICAL CENTER	1	1	1,750.00	1,750.00	0.00
ST JOSEPH HEALTH CENTER - KANSAS CITY	1	1	25,000.00	0.00	25,000.00
TRUMAN MEDICAL CENTER	6	1	1,000.00	430.00	570.00
JEWISH HOSPITAL OF ST LOUIS	20	0	0.00	0.00	0.00
MENORAH MEDICAL CENTER	15	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
 COMPANY INDEMNITY ANALYSIS  
 1987

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
COMPANY NAME:					
CHRISTIAN HOSPITAL	2	0	0.00	0.00	0.00
NATIONAL FIRE INS CO OF HARTFORD	2	0	0.00	0.00	0.00
ST PAUL INSURANCE CO OF ILLINOIS THE	2	0	0.00	0.00	0.00
HARTFORD ACCIDENT & INDEMNITY CO*	1	0	0.00	0.00	0.00
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	1	0	0.00	0.00	0.00
TOTAL	1,954	640	39,808,564.00	19,793,848.00	20,012,716.00

**TABLE VII**

**Indemnity Analysis by Professional Specialty**

This exhibit contains the total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid, and the total non-economic damage paid by ISO professional specialty for the years 1979-1989 combined and for each year individually for the years 1987-1989.

Each years' specialty codes are ranked in descending order by total number of claims closed.

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	4,750	1,405	89,067,502.00	23,278,405.00	21,365,216.00
80211 DENTIST NOC	658	417	4,620,259.00	659,518.00	1,037,075.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	846	349	29,798,477.00	8,872,235.00	7,150,928.00
80143 SURGERY GENERAL NOC M.D.	730	310	21,636,999.00	6,115,408.00	5,192,453.00
93215 HOSPITAL GOVERNMENT BED	952	268	15,714,701.00	3,925,300.00	5,692,892.00
80154 SURGERY ORTHOPEDIC M.D.	593	234	13,995,406.00	2,609,051.00	3,456,028.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	754	167	12,852,449.00	2,065,444.00	1,530,746.00
80257 INTERNAL MED NO SURGERY M.D.	457	150	9,230,175.00	2,879,267.00	2,878,499.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	303	129	8,251,098.00	468,248.00	1,166,752.00
80268 PHYSICIANS NO SURGERY NOC M.D.	276	117	6,779,171.00	1,728,892.00	1,661,986.00
80210 DENTAL HYGIENISTS	189	107	1,634,731.00	342,266.00	461,450.00
80151 ANESTHESIOLOGY M.D.	239	105	10,793,661.00	2,931,019.00	2,081,835.00
80117 SURGERY GENERAL PRACTICE M.D.	244	105	5,974,290.00	822,533.00	736,099.00
00000 NO AVAILABLE DEFINITION	429	83	3,392,257.00	0.00	0.00
80102 EMERGENCY MED NO SURGERY M.D.	199	77	2,681,007.00	607,837.00	257,738.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	165	76	3,228,356.00	977,842.00	867,646.00
80611 HOSPITAL FOR PROFIT BED	150	70	5,680,530.00	3,233,546.00	561,343.00
80156 SURGERY PLASTIC M.D.	180	68	2,799,707.00	471,527.00	883,200.00
80145 SURGERY UROLOGICAL M.D.	186	67	4,187,945.00	1,389,316.00	1,164,077.00
80267 PEDIATRICS NO SURGERY M.D.	143	63	5,113,505.00	1,646,799.00	1,303,201.00
80923 NURSE HOME FOR PROFIT BED	102	62	1,275,203.00	289,058.00	537,348.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	125	57	2,984,125.00	292,548.00	806,583.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	225	56	3,797,217.00	2,453,460.00	430,659.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80152 SURGERY NEUROLOGY M.D.	161	55	8,132,222.00	3,550,146.00	2,305,877.00
80212 DENTIST EMPLOYED ORAL SURGERY	102	51	3,697,519.00	586,933.00	56,300.00
84268 PHYSICIANS NO SURGERY NOC D.O.	91	47	1,766,926.00	187,500.00	157,050.00
80998 NURSE	132	47	1,911,516.00	882,305.00	558,165.00
59112 PHARMACISTS	65	45	200,738.00	38,385.00	128,329.00
80924 NURSE HOME NOT PROFIT BED	68	41	683,428.00	86,293.00	254,194.00
80144 SURGERY THORACIC M.D.	93	39	3,326,927.00	571,125.00	511,874.00
80114 SURGERY OPHTHALMOLOGY M.D.	96	38	2,162,796.00	512,859.00	778,128.00
80410 CHIROPRACTORS	42	29	479,698.00	162,400.00	173,350.00
84154 SURGERY ORTHOPEDIC D.O.	57	28	2,517,767.00	310,000.00	510,000.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	60	28	1,510,770.00	456,801.00	477,004.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	95	27	927,238.00	198,666.00	307,278.00
80249 PSYCHIATRY M.D.	76	21	362,922.00	22,250.00	130,625.00
84143 SURGERY GENERAL NOC D.O.	38	20	1,601,050.00	95,250.00	991,250.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	55	19	1,480,274.00	487,771.00	809,003.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	47	18	1,730,812.00	32,107.00	244,500.00
80146 SURGERY VASCULAR M.D.	45	18	1,150,675.00	562,963.00	406,212.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	41	17	1,039,441.00	48,280.00	193,420.00
80993 CHIROPDIST	23	16	871,250.00	246,309.00	620,941.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	42	16	440,510.00	115,625.00	142,500.00
80293 PEDIATRICS MINOR SURG M.D.	23	15	2,459,042.00	83,550.00	862,450.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	33	14	341,875.00	51,750.00	285,500.00
80167 SURGERY GYNECOLOGY M.D.	40	14	376,674.00	34,250.00	153,500.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	28	13	217,335.00	61,216.00	156,119.00
80322 TEACHING PHYSICIAN MINOR SURGERY	26	12	849,097.00	386,382.00	462,715.00
84965 HOSPITAL OSTEOPATH BED	30	11	748,768.00	44,750.00	20,750.00
84153 SURGERY OBSTETRICS GYNCOLOGY D.O.	27	11	1,708,179.00	992,384.00	280,616.00
84151 ANESTHESIOLOGY D.O.	16	11	2,157,669.00	143,000.00	224,669.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	38	11	105,406.00	42,371.00	63,035.00
80284 INTERNAL MED MINOR SURG M.D.	65	11	368,200.00	76,500.00	115,500.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	33	11	886,250.00	320,000.00	251,250.00
80266 PATHOLOGY NO SURGERY M.D.	49	10	977,610.00	226,010.00	611,350.00
84284 INTERNAL MED MINOR SURG D.O.	18	9	142,050.00	13,250.00	16,500.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	13	9	360,311.00	139,906.00	220,405.00
80256 DERMATOLOGY NO SURGERY M.D.	19	9	483,836.00	36,792.00	420,471.00
80213 DENTIST EMPLOYED NOC	28	9	233,796.00	189,993.00	26,803.00
80994 OPTOMETRISTS	17	8	228,572.00	52,301.00	156,549.00
80617 HOSPITAL NOT PROFIT VISITS	11	8	581,473.00	1,500.00	27,000.00
80277 GYNCOLOGY MINOR SURG M.D.	42	8	325,330.00	180,000.00	120,000.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	31	8	240,500.00	183,500.00	15,000.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	12	8	109,250.00	29,800.00	44,200.00
80166 SURGERY ABDOMINAL M.D.	19	8	214,650.00	500.00	1,500.00
92212 NURSE HOME GOVERNMENT BED	7	7	47,388.00	41,388.00	6,000.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	15	7	562,834.00	0.00	200,000.00
80294 PHYSICIAN MINOR SURGERY NOC M.D.	9	7	141,807.00	12,500.00	12,500.00
80223 DENTIST FED GOVERNMENT NOC	15	7	85,000.00	17,000.00	2,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80157 EMERGENCY MED MAJOR SURG M.D.	12	7	953,075.00	0.00	649,500.00
84277 GYNECOLOGY MINOR SURG D.O.	18	6	380,350.00	100,600.00	279,750.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	11	6	572,500.00	189,239.00	308,261.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	16	6	240,500.00	116,500.00	109,000.00
80321 TEACHING PHYSICIAN NO SURGERY	24	6	45,230.00	6,898.00	38,332.00
80292 PATHOLOGY MINOR SURG M.D.	7	6	562,650.00	0.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	41	6	269,750.00	3,335.00	8,915.00
80234 PHARMACOLOGY CLINICAL M.D.	8	6	51,250.00	0.00	0.00
80168 SURGERY OBSTETRICS M.D.	10	6	332,688.00	9,000.00	306,188.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	40	6	475,000.00	60,000.00	255,000.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	17	5	116,250.00	30,000.00	72,500.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	12	5	63,000.00	5,000.00	55,500.00
84156 SURGERY PLASTIC D.O.	9	5	290,750.00	28,908.00	181,092.00
80916 MENTAL INSTITUTE NOT PROFIT BED	5	5	131,250.00	16,500.00	90,000.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	13	5	240,816.00	40,816.00	80,000.00
80282 DERMATOLOGY MINOR SURGERY M.D.	8	5	92,150.00	28,000.00	52,000.00
80233 OCCUPATIONAL MED M.D.	15	5	57,850.00	0.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	8	5	175,577.00	175,577.00	0.00
80141 SURGERY CARDIAC M.D.	12	5	132,000.00	50,000.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	11	4	1,020,350.00	725,000.00	289,100.00
84145 SURGERY UROLOGICAL D.O.	6	4	122,425.00	0.00	0.00
80992 BLOOD BANKS	5	4	142,250.00	42,250.00	99,250.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80960 NURSE ANESTHETISTS	11	4	100,960.00	100,670.00	0.00
80954 SANITARIUM NOT PROFIT VISITS	6	4	139,000.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	12	4	12,500.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	8	4	23,703.00	0.00	0.00
80269 PULMONARY DISEASE NO SURGERY M.D.	8	4	636,289.00	35,833.00	10,833.00
80260 NEPHROLOGY NO SURGERY M.D.	11	4	473,386.00	270,036.00	193,350.00
80254 ALLERGY M.D.	12	4	351,500.00	250,660.00	45,840.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	7	4	151,500.00	86,000.00	14,000.00
80216 DENTIST MILITARY	6	4	936,021.00	23,750.00	106,250.00
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	10	4	390,160.00	100,000.00	200,000.00
80995 PHYSIOTHERAPISTS	3	3	41,511.00	41,511.00	0.00
80952 NURSE HOME NOT PROFIT VISITS	4	3	120,000.00	105,000.00	15,000.00
80945 EMPLOYED PHYSIOTHERAPISTS	3	3	170.00	115.00	0.00
80917 MENTAL INSTITUTE NOT PROFIT VISITS	4	3	5,484.00	0.00	5,000.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	3	3	107,303.00	25,000.00	80,833.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	7	3	37,500.00	7,500.00	30,000.00
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	4	3	30,000.00	30,000.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	12	3	211,500.00	0.00	0.00
80287 NEPHROLOGY MINOR SURG M.D.	4	3	478,386.00	394,337.00	84,049.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	10	3	18,750.00	18,750.00	0.00
80252 RHEUMATOLOGY NO SURGERY M.D.	4	3	212,337.00	4,148.00	5,852.00
80132 MILITARY MINOR SURGERY M.D.	10	3	108,000.00	25,000.00	60,000.00
80115 SURGERY COLON AND RECTAL M.D.	9	3	44,700.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
93216 HOSPITAL GOVERNMENT VISITS	2	2	400,000.00	172,000.00	228,000.00
92216 NURSE HOME GOVERNMENT VISITS	3	2	61,506.00	59,500.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	13	2	182,726.00	0.00	0.00
84152 SURGERY NEUROLOGY D.O.	5	2	100,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	8	2	112,500.00	0.00	60,000.00
80926 SANITARIUM NOT PROFIT BED	4	2	5,247.00	0.00	0.00
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	2	10,900.00	0.00	0.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	6	2	138.00	138.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	20	2	35,000.00	0.00	0.00
80225 DENTIST FED GOVERNMENT ORAL SURGERY	8	2	15,000.00	3,000.00	7,000.00
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	2	2	219,500.00	2,742.00	16,758.00
80158 SURGERY OTOLOGY M.D.	2	2	67,000.00	0.00	0.00
80108 SURGERY NEPHROLOGY M.D.	5	2	480,402.00	0.00	0.00
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	3	1	35,000.00	35,000.00	0.00
84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	1	150,000.00	150,000.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	3	1	50,000.00	0.00	0.00
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	1	300,000.00	0.00	0.00
84289 OPHTHALMOLOGY MINOR SURG D.O.	6	1	15,000.00	0.00	0.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	2	1	505,000.00	20,000.00	485,000.00
84265 OTORHINOLARYNGOLOGY NO SURGERY D.O.	1	1	60,000.00	60,000.00	0.00
84263 OPHTHALMOLOGY NO SURGERY D.O.	2	1	320,575.00	160,287.00	160,288.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
84261 NEUROLOGY NO SURGERY D.O.	3	1	50,000.00	18,750.00	31,250.00
84257 INTERNAL MED NO SURGERY D.O.	3	1	60,000.00	0.00	0.00
84256 DERMATOLOGY NO SURGERY D.O.	1	1	1,250.00	0.00	0.00
84254 ALLERGY D.O.	1	1	500.00	0.00	0.00
84249 PSYCHIATRY D.O.	1	1	2,500.00	0.00	0.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00
84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	1	15,000.00	0.00	0.00
84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	1	2,000.00	0.00	0.00
80997 MENTAL INSTITUTE FOR PROFIT BED	5	1	250,000.00	0.00	0.00
80953 SANITARIUM FOR PROFIT VISITS	1	1	42.00	42.00	0.00
80951 NURSE HOME FOR PROFIT VISITS	1	1	7,750.00	0.00	0.00
80937 OPTICIANS	1	1	1,200.00	0.00	0.00
80925 SANITARIUM FOR PROFIT BED	1	1	2,000.00	0.00	0.00
80715 MEDICAL OR X-RAY LABORATORY	5	1	12,000.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	2	1	15,000.00	0.00	0.00
80278 HEMATOLOGY MINOR SURG M.D.	3	1	12,500.00	0.00	0.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	3	1	105,000.00	0.00	105,000.00
80258 LARYNGOLOGY NO SURGERY M.D.	1	1	5,000.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	3	1	100,000.00	50,000.00	50,000.00
80246 INFECT DISEASE NO SURGERY M.D.	3	1	17,500.00	4,375.00	13,125.00
80245 HEMATOLOGY NO SURGERY M.D.	10	1	200,000.00	50,000.00	150,000.00
80236 PUBLIC HEALTH M.D.	2	1	3,500.00	3,500.00	0.00
80217 DENTIST MILITARY X-RAY THERAPY	1	1	10,000.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80176 MILITARY MAJOR SURGERY GROUP 5 M.D.	1	1	30,000.00	2,800.00	27,200.00
80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	2	1	104,040.00	0.00	0.00
80170 SURGERY HEAD AND NECK M.D.	1	1	3,500.00	0.00	0.00
80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	1	2,500.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	4	1	2,000.00	0.00	0.00
80106 SURGERY LARYNGOLOGY M.D.	1	1	49,035.00	0.00	0.00
80104 SURGERY GASTROENTEROLOGY M.D.	1	1	20,000.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	5	0	0.00	0.00	0.00
80262 NUCLEAR MEDICINE M.D.	4	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	3	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	3	0	0.00	0.00	0.00
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	3	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	2	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	2	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	2	0	0.00	0.00	0.00
84167 SURGERY GYNECOLOGY D.O.	2	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	2	0	0.00	0.00	0.00
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	2	0	0.00	0.00	0.00
80243 GERIATRICS NO SURGERY M.D.	2	0	0.00	0.00	0.00
91213 MENTAL INSTITUTE GOVERNMENT BED	1	0	0.00	0.00	0.00
84244 GYNECOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84233 OCCUPATIONAL MED D.O.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1989

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	1	0	0.00	0.00	0.00
80714 NURSE X-RAY THERAPY	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY MD	1	0	0.00	0.00	0.00
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
80276 GERIATRICS MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80264 OTOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80215 DENTIST INSURED X-RAY THERAPY	1	0	0.00	0.00	0.00
80171 SURGERY TRAUMATIC M.D.	1	0	0.00	0.00	0.00
80136 ADD CHARGE RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
TOTAL	15,677	5,680	332,118,784.00	84,762,147.00	80,970,152.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 89

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	467	178	14,798,669.00	9,207,812.00	5,590,857.00
93215 HOSPITAL GOVERNMENT BED	81	33	2,462,881.00	1,052,362.00	1,410,519.00
80154 SURGERY ORTHOPEDIC M.D.	77	16	1,213,049.00	412,985.00	800,064.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	97	28	3,749,517.00	1,702,838.00	2,046,679.00
80211 DENTIST NOC	91	47	713,194.00	347,216.00	365,978.00
80117 SURGERY GENERAL PRACTICE M.D.	15	3	112,000.00	55,500.00	56,500.00
80257 INTERNAL MED NO SURGERY M.D.	76	22	2,409,706.00	792,797.00	1,616,909.00
80143 SURGERY GENERAL NOC M.D.	78	31	2,664,612.00	1,418,910.00	1,245,702.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	24	8	212,922.00	171,923.00	40,999.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	11	1	8,500.00	0.00	8,500.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	94	7	185,501.00	67,012.00	118,489.00
80998 NURSE	25	13	253,018.00	222,518.00	30,500.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	2	1	71,406.00	35,703.00	35,703.00
80267 PEDIATRICS NO SURGERY M.D.	22	6	640,000.00	331,000.00	309,000.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	7	3	14,385.00	7,191.00	7,194.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	7	5	186,145.00	93,072.00	93,073.00
80321 TEACHING PHYSICIAN NO SURGERY	6	0	0.00	0.00	0.00
80156 SURGERY PLASTIC M.D.	12	5	266,000.00	26,500.00	239,500.00
80152 SURGERY NEUROLOGY M.D.	21	5	785,000.00	208,000.00	577,000.00
80102 EMERGENCY MED NO SURGERY M.D.	18	6	140,391.00	95,391.00	45,000.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	3	1	2,000.00	2,000.00	0.00
80993 CHIROPODIST	1	1	50,000.00	2,000.00	48,000.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	7	3	383,750.00	152,021.00	231,729.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 89

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	6	1	20,097.00	2,700.00	17,397.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	28	5	1,197,500.00	339,000.00	858,500.00
80410 CHIROPRACTORS	7	5	60,000.00	60,000.00	0.00
80322 TEACHING PHYSICIAN MINOR SURGERY	7	4	32,666.00	8,832.00	23,834.00
80284 INTERNAL MED MINOR SURG M.D.	5	1	1,000.00	500.00	500.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	4	2	11,750.00	11,750.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	36	9	566,500.00	340,000.00	226,500.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	0	0.00	0.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	3	2	516,900.00	516,900.00	0.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	2	30,625.00	10,625.00	20,000.00
80151 ANESTHESIOLOGY M.D.	23	9	301,500.00	68,622.00	232,878.00
80145 SURGERY UROLOGICAL M.D.	14	3	412,830.00	122,500.00	290,330.00
80144 SURGERY THORACIC M.D.	6	2	8,000.00	6,000.00	2,000.00
80114 SURGERY OPHTHALMOLOGY M.D.	14	5	610,487.00	391,787.00	218,700.00
80210 DENTAL HYGIENISTS	39	14	272,800.00	98,575.00	174,225.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	16	8	258,988.00	76,155.00	182,833.00
80924 NURSE HOME NOT PROFIT BED	6	6	199,155.00	60,407.00	138,748.00
80923 NURSE HOME FOR PROFIT BED	5	5	84,124.00	16,987.00	67,137.00
59112 PHARMACISTS	5	5	11,992.00	4,447.00	7,545.00
80249 PSYCHIATRY M.D.	13	4	76,000.00	8,500.00	67,500.00
80146 SURGERY VASCULAR M.D.	8	4	603,875.00	304,375.00	299,500.00
80952 NURSE HOME NOT PROFIT VISITS	3	3	120,000.00	105,000.00	15,000.00
80617 HOSPITAL NOT PROFIT VISITS	4	3	6,000.00	1,500.00	4,500.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 89

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	10	3	119,000.00	54,000.00	65,000.00
80266 PATHOLOGY NO SURGERY M.D.	4	3	745,860.00	175,860.00	570,000.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	9	3	23,500.00	8,500.00	15,000.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	4	3	170,000.00	170,000.00	0.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	2	200,700.00	20,700.00	180,000.00
84965 HOSPITAL OSTEOPATH BED	2	2	13,500.00	9,750.00	3,750.00
84277 GYNECOLOGY MINOR SURG D.O.	5	2	227,500.00	100,000.00	127,500.00
84154 SURGERY ORTHOPEDIC D.O.	3	2	356,000.00	250,000.00	106,000.00
80945 EMPLOYED PHYSIOTHERAPISTS	2	2	115.00	115.00	0.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	4	2	120,000.00	40,000.00	80,000.00
80256 DERMATOLOGY NO SURGERY M.D.	3	2	400,700.00	25,700.00	375,000.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	3	2	100,000.00	86,000.00	14,000.00
80168 SURGERY OBSTETRICS M.D.	3	2	175,188.00	9,000.00	166,188.00
93216 HOSPITAL GOVERNMENT VISITS	1	1	200,000.00	86,000.00	114,000.00
92216 NURSE HOME GOVERNMENT VISITS	1	1	59,500.00	59,500.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	1	10,000.00	0.00	10,000.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	2	1	27,500.00	0.00	27,500.00
84268 PHYSICIANS NO SURGERY NOC D.O.	10	1	15,000.00	7,500.00	7,500.00
84263 OPHTHALMOLOGY NO SURGERY D.O.	1	1	320,575.00	160,287.00	160,288.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	1	15,000.00	0.00	15,000.00
84143 SURGERY GENERAL NOC D.O.	3	1	1,500.00	0.00	1,500.00
80992 BLOOD BANKS	1	1	25,000.00	9,000.00	16,000.00
80953 SANITARIUM FOR PROFIT VISITS	1	1	42.00	42.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 89

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	1	5,000.00	0.00	5,000.00
80611 HOSPITAL FOR PROFIT BED	10	1	15,000.00	7,500.00	7,500.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1	22,500.00	0.00	22,500.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	2	1	92,500.00	31,000.00	61,500.00
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	1	25,000.00	12,500.00	12,500.00
80293 PEDIATRICS MINOR SURG M.D.	2	1	170,000.00	20,000.00	150,000.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	5	1	100,000.00	25,000.00	75,000.00
80261 NEUROLOGY NO SURGERY M.D.	8	1	8,500.00	2,585.00	5,915.00
80254 ALLERGY M.D.	1	1	295,000.00	250,000.00	45,000.00
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	10,000.00	4,148.00	5,852.00
80225 DENTIST FED GOVERNMENT ORAL SURGERY	3	1	10,000.00	3,000.00	7,000.00
80223 DENTIST FED GOVERNMENT NOC	4	1	9,000.00	9,000.00	0.00
80216 DENTIST MILITARY	1	1	35,000.00	8,750.00	26,250.00
80213 DENTIST EMPLOYED NOC	1	1	33,750.00	20,425.00	13,325.00
80176 MILITARY MAJOR SURGERY GROUP 5 M.D.	1	1	30,000.00	2,800.00	27,200.00
80167 SURGERY GYNECOLOGY M.D.	3	1	2,500.00	2,500.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	1	649,500.00	0.00	649,500.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	6	1	10,000.00	10,000.00	0.00
80141 SURGERY CARDIAC M.D.	4	1	50,000.00	50,000.00	0.00
80132 MILITARY MINOR SURGERY M.D.	2	1	85,000.00	25,000.00	60,000.00
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	1	300,000.00	100,000.00	200,000.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	1	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 89

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	1	0	0.00	0.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	0	0.00	0.00	0.00
84284 INTERNAL MED MINOR SURG D.O.	2	0	0.00	0.00	0.00
80960 NURSE ANESTHETISTS	2	0	0.00	0.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	2	0	0.00	0.00	0.00
80236 PUBLIC HEALTH M.D.	1	0	0.00	0.00	0.00
80166 SURGERY ABDOMINAL M.D.	2	0	0.00	0.00	0.00
84156 SURGERY PLASTIC D.O.	1	0	0.00	0.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	1	0	0.00	0.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	11	0	0.00	0.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80233 OCCUPATIONAL MED M.D.	5	0	0.00	0.00	0.00
84257 INTERNAL MED NO SURGERY D.O.	1	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	2	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	1	0	0.00	0.00	0.00
80714 NURSE X-RAY THERAPY	1	0	0.00	0.00	0.00
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	1	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80136 ADD CHARGE RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
TOTAL	1,685	586	42,009,865.00	20,816,075.00	21,193,790.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80612 HOSPITAL NOT PROFIT BED	604	227	11,053,232.00	5,938,466.00	5,114,766.00
93215 HOSPITAL GOVERNMENT BED	102	45	3,146,811.00	1,281,616.00	1,865,195.00
80154 SURGERY ORTHOPEDIC M.D.	76	22	1,654,054.00	813,929.00	840,125.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	120	44	6,142,996.00	3,817,482.00	2,325,514.00
80211 DENTIST NOC	108	52	635,350.00	165,447.00	469,903.00
80117 SURGERY GENERAL PRACTICE M.D.	18	8	784,000.00	371,200.00	412,800.00
80257 INTERNAL MED NO SURGERY M.D.	88	23	1,634,785.00	926,515.00	708,270.00
80143 SURGERY GENERAL NOC M.D.	95	33	3,462,402.00	2,124,450.00	1,337,952.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	28	12	1,124,667.00	1,089,007.00	35,660.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	2	178,000.00	12,000.00	166,000.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	131	13	2,753,666.00	1,671,469.00	1,082,197.00
80998 NURSE	19	9	77,334.00	49,160.00	28,174.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	21	7	26,334.00	3,334.00	23,000.00
80267 PEDIATRICS NO SURGERY M.D.	21	9	1,504,000.00	1,167,299.00	336,701.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	9	4	37,950.00	20,725.00	17,225.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0.00	0.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	5	3	38,334.00	3,334.00	35,000.00
80156 SURGERY PLASTIC M.D.	28	8	308,877.00	151,500.00	157,377.00
80152 SURGERY NEUROLOGY M.D.	36	13	1,377,797.00	811,424.00	566,373.00
80102 EMERGENCY MED NO SURGERY M.D.	22	8	110,478.00	67,599.00	42,879.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	2	1	165,000.00	15,000.00	150,000.00
80993 CHIROPDIST	6	4	251,000.00	48,583.00	202,417.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	7	5	625,000.00	297,500.00	327,500.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	7	5	89,250.00	29,040.00	60,210.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	11	2	42,000.00	16,900.00	25,100.00
80410 CHIROPRACTORS	4	2	11,250.00	6,000.00	5,250.00
80322 TEACHING PHYSICIAN MINOR SURGERY	11	7	815,431.00	377,550.00	437,881.00
80284 INTERNAL MED MINOR SURG M.D.	10	0	0.00	0.00	0.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	56	20	1,156,914.00	452,071.00	704,843.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	9	3	49,000.00	42,000.00	7,000.00
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	100,000.00	50,000.00	50,000.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	1	25,000.00	5,000.00	20,000.00
80151 ANESTHESIOLOGY M.D.	24	12	1,095,267.00	514,613.00	580,654.00
80145 SURGERY UROLOGICAL M.D.	30	14	1,182,042.00	625,742.00	556,300.00
80144 SURGERY THORACIC M.D.	7	6	807,499.00	333,250.00	474,249.00
80114 SURGERY OPHTHALMOLOGY M.D.	19	3	437,000.00	27,572.00	409,428.00
80210 DENTAL HYGIENISTS	27	15	241,245.00	67,059.00	174,186.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	15	8	1,529,000.00	839,685.00	614,315.00
80924 NURSE HOME NOT PROFIT BED	8	2	100,892.00	12,946.00	87,946.00
80923 NURSE HOME FOR PROFIT BED	12	8	615,805.00	207,764.00	408,041.00
59112 PHARMACISTS	6	5	30,000.00	3,400.00	26,600.00
80249 PSYCHIATRY M.D.	13	1	28,125.00	0.00	28,125.00
80146 SURGERY VASCULAR M.D.	9	4	197,800.00	153,625.00	44,175.00
80952 NURSE HOME NOT PROFIT VISITS	1	0	0.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	3	2	106,500.00	62,500.00	44,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80266 PATHOLOGY NO SURGERY M.D.	4	0	0.00	0.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	0	0.00	0.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	5,000.00	5,000.00	0.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	2	1	6,000.00	2,580.00	3,420.00
84965 HOSPITAL OSTEOPATH BED	2	1	50,000.00	35,000.00	15,000.00
84277 GYNECOLOGY MINOR SURG D.O.	2	1	1,000.00	600.00	400.00
84154 SURGERY ORTHOPEDIC D.O.	4	0	0.00	0.00	0.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	4	2	47,000.00	1,529.00	45,471.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80168 SURGERY OBSTETRICS M.D.	6	3	140,000.00	0.00	140,000.00
93216 HOSPITAL GOVERNMENT VISITS	1	1	200,000.00	86,000.00	114,000.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	1	45,000.00	0.00	45,000.00
84268 PHYSICIANS NO SURGERY NOC D.O.	1	0	0.00	0.00	0.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	1,120,000.00	955,000.00	165,000.00
84143 SURGERY GENERAL NOC D.O.	4	4	458,750.00	63,250.00	395,500.00
80611 HOSPITAL FOR PROFIT BED	14	7	1,691,250.00	1,590,250.00	101,000.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	5	4	405,000.00	158,239.00	246,761.00
80293 PEDIATRICS MINOR SURG M.D.	3	2	35,000.00	10,000.00	25,000.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	7	3	401,250.00	255,000.00	146,250.00
80261 NEUROLOGY NO SURGERY M.D.	6	2	3,750.00	750.00	3,000.00
80254 ALLERGY M.D.	5	1	1,500.00	660.00	840.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	0	0.00	0.00	0.00
80223 DENTIST FED GOVERNMENT NOC	2	0	0.00	0.00	0.00
80167 SURGERY GYNECOLOGY M.D.	7	4	181,750.00	31,750.00	150,000.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	0	0.00	0.00	0.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	250,000.00	0.00	250,000.00
80141 SURGERY CARDIAC M.D.	2	0	0.00	0.00	0.00
80132 MILITARY MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	0	0.00	0.00	0.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	6	3	37,500.00	7,500.00	30,000.00
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	3	3	30,000.00	30,000.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	3	58,000.00	8,500.00	49,500.00
84284 INTERNAL MED MINOR SURG D.O.	2	2	21,250.00	13,250.00	8,000.00
80960 NURSE ANESTHETISTS	2	2	100,670.00	100,670.00	0.00
80287 NEPHROLOGY MINOR SURG M.D.	2	2	230,000.00	145,951.00	84,049.00
84265 OTORHINOLARYNGOLOGY NO SURGERY D.O.	1	1	60,000.00	60,000.00	0.00
84151 ANESTHESIOLOGY D.O.	2	1	253,769.00	53,000.00	200,769.00
80994 OPTOMETRISTS	2	1	5,350.00	2,301.00	3,049.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	6,500.00	6,500.00	0.00
80282 DERMATOLOGY MINOR SURGERY M.D.	2	1	80,000.00	28,000.00	52,000.00
80260 NEPHROLOGY NO SURGERY M.D.	1	1	15,000.00	15,000.00	0.00
80246 INFECT DISEASE NO SURGERY M.D.	1	1	17,500.00	4,375.00	13,125.00
80236 PUBLIC HEALTH M.D.	1	1	3,500.00	3,500.00	0.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	1	1	7,500.00	5,000.00	2,500.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80166 SURGERY ABDOMINAL M.D.	2	1	2,000.00	500.00	1,500.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	0	0.00	0.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80233 OCCUPATIONAL MED M.D.	1	0	0.00	0.00	0.00
84257 INTERNAL MED NO SURGERY D.O.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	3	0	0.00	0.00	0.00
80262 NUCLEAR MEDICINE M.D.	2	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	1	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0.00	0.00	0.00
84244 GYNECOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	1	0	0.00	0.00	0.00
80428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY MD	1	0	0.00	0.00	0.00
80243 GERIATRICS NO SURGERY M.D.	1	0	0.00	0.00	0.00
TOTAL	2,007	739	51,722,876.00	28,353,411.00	23,294,465.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	645	176	7,704,127.00	3,162,367.00	4,541,760.00
93215 HOSPITAL GOVERNMENT BED	126	39	2,439,050.00	927,111.00	1,511,939.00
80154 SURGERY ORTHOPEDIC M.D.	65	26	2,190,976.00	990,376.00	1,200,600.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	95	41	4,578,678.00	2,598,436.00	1,980,242.00
80211 DENTIST NOC	61	27	229,678.00	84,659.00	145,019.00
80117 SURGERY GENERAL PRACTICE M.D.	25	9	360,750.00	240,336.00	120,414.00
80257 INTERNAL MED NO SURGERY M.D.	61	18	805,730.00	565,910.00	239,820.00
80143 SURGERY GENERAL NOC M.D.	74	33	2,931,364.00	1,511,794.00	1,419,570.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	44	9	1,230,000.00	912,000.00	318,000.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	26	14	660,000.00	202,500.00	457,500.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	85	11	319,255.00	139,255.00	180,000.00
80998 NURSE	24	4	302,618.00	163,127.00	139,491.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	5	0	0.00	0.00	0.00
80267 PEDIATRICS NO SURGERY M.D.	17	8	325,000.00	72,500.00	252,500.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	3	1	110,000.00	5,300.00	104,700.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	2	167,500.00	43,500.00	124,000.00
80321 TEACHING PHYSICIAN NO SURGERY	5	0	0.00	0.00	0.00
80156 SURGERY PLASTIC M.D.	24	10	684,850.00	205,527.00	479,323.00
80152 SURGERY NEUROLOGY M.D.	18	4	234,226.00	224,226.00	10,000.00
80102 EMERGENCY MED NO SURGERY M.D.	26	14	462,206.00	323,516.00	138,690.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	9	4	24,750.00	14,750.00	10,000.00
80993 CHIROPODIST	8	4	337,000.00	139,500.00	197,500.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	16	4	269,024.00	31,250.00	237,774.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	4	2	32,500.00	8,900.00	23,600.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	3	80,500.00	17,100.00	63,400.00
80410 CHIROPRACTORS	6	4	207,500.00	80,000.00	127,500.00
80322 TEACHING PHYSICIAN MINOR SURGERY	7	0	0.00	0.00	0.00
80284 INTERNAL MED MINOR SURG M.D.	15	3	142,500.00	76,000.00	66,500.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	60	20	1,162,578.00	724,817.00	437,761.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	18	5	449,444.00	149,166.00	300,278.00
80212 DENTIST EMPLOYED ORAL SURGERY	4	1	8,333.00	3,333.00	5,000.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	1	2,500.00	0.00	2,500.00
80151 ANESTHESIOLOGY M.D.	29	15	2,868,732.00	2,179,180.00	689,552.00
80145 SURGERY UROLOGICAL M.D.	27	3	155,000.00	24,835.00	130,165.00
80144 SURGERY THORACIC M.D.	16	5	92,500.00	56,875.00	35,625.00
80114 SURGERY OPHTHALMOLOGY M.D.	8	2	163,500.00	48,500.00	115,000.00
80210 DENTAL HYGIENISTS	23	15	169,958.00	76,643.00	93,315.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	4	104,000.00	48,153.00	55,847.00
80924 NURSE HOME NOT PROFIT BED	9	4	20,196.00	12,696.00	7,500.00
80923 NURSE HOME FOR PROFIT BED	15	6	97,900.00	44,230.00	53,670.00
59112 PHARMACISTS	12	9	101,300.00	23,915.00	77,385.00
80249 PSYCHIATRY M.D.	9	3	46,250.00	11,250.00	35,000.00
80146 SURGERY VASCULAR M.D.	7	3	30,000.00	5,000.00	25,000.00
80617 HOSPITAL NOT PROFIT VISITS	1	1	2,000.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80266 PATHOLOGY NO SURGERY M.D.	13	2	90,000.00	50,000.00	40,000.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	1	175,000.00	175,000.00	0.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	4	0	0.00	0.00	0.00
84965 HOSPITAL OSTEOPATH BED	1	0	0.00	0.00	0.00
84277 GYNECOLOGY MINOR SURG D.O.	4	2	138,000.00	0.00	138,000.00
84154 SURGERY ORTHOPEDIC D.O.	7	3	164,000.00	60,000.00	104,000.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	816.00	816.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	4	1	9,563.00	9,563.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	1	1,000,000.00	725,000.00	275,000.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	0	0.00	0.00	0.00
84268 PHYSICIANS NO SURGERY NOC D.O.	18	4	238,000.00	180,000.00	58,000.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	9	2	65,000.00	15,000.00	50,000.00
84143 SURGERY GENERAL NOC D.O.	6	3	525,000.00	32,000.00	493,000.00
80992 BLOOD BANKS	2	2	116,500.00	33,250.00	83,250.00
80611 HOSPITAL FOR PROFIT BED	21	10	1,797,958.00	1,437,365.00	360,593.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1	83,333.00	25,000.00	58,333.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0.00	0.00	0.00
80293 PEDIATRICS MINOR SURG M.D.	1	1	45,000.00	28,550.00	16,450.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	4	2	35,000.00	35,000.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	3	0	0.00	0.00	0.00
80223 DENTIST FED GOVERNMENT NOC	2	1	10,000.00	8,000.00	2,000.00
80216 DENTIST MILITARY	2	1	95,000.00	15,000.00	80,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80213 DENTIST EMPLOYED NOC	6	1	46.00	46.00	0.00
80167 SURGERY GYNECOLOGY M.D.	3	0	0.00	0.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	0	0.00	0.00	0.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	50,000.00	50,000.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	4	212,507.00	23,007.00	189,500.00
84284 INTERNAL MED MINOR SURG D.O.	1	1	8,500.00	0.00	8,500.00
80960 NURSE ANESTHETISTS	1	0	0.00	0.00	0.00
84151 ANESTHESIOLOGY D.O.	2	2	92,000.00	90,000.00	2,000.00
80994 OPTOMETRISTS	2	1	3,500.00	0.00	3,500.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	100,000.00	10,000.00	90,000.00
80282 DERMATOLOGY MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	2	1	200,000.00	6,650.00	193,350.00
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	2	2	66,500.00	24,800.00	41,700.00
80166 SURGERY ABDOMINAL M.D.	1	0	0.00	0.00	0.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	3	53,000.00	5,000.00	48,000.00
84156 SURGERY PLASTIC D.O.	3	2	200,000.00	18,908.00	181,092.00
80995 PHYSIOTHERAPISTS	2	2	40,730.00	40,730.00	0.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	2	2	138.00	138.00	0.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	1	1	505,000.00	20,000.00	485,000.00
84261 NEUROLOGY NO SURGERY D.O.	1	1	50,000.00	18,750.00	31,250.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	1	200,000.00	0.00	200,000.00
84152 SURGERY NEUROLOGY D.O.	3	1	50,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	1	1	60,000.00	0.00	60,000.00
80277 GYNECOLOGY MINOR SURG M.D.	3	1	300,000.00	180,000.00	120,000.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	1	105,000.00	0.00	105,000.00
80269 PULMONARY DISEASE NO SURGERY M.D.	1	1	25,000.00	25,000.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	1	200,000.00	50,000.00	150,000.00
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	1	19,500.00	2,742.00	16,758.00
80251 PSYCHOSOMATIC MEDICINE M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	2	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	2	0	0.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
TOTAL	1,954	640	39,808,564.00	19,793,848.00	20,012,716.00

TABLE VIII

**Market Share and Experience Data by Company**

This exhibit contains the written premium, earned premium, paid losses, incurred losses, and loss ratio of all Medical Malpractice writers in Missouri. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

Physicians & Surgeons  
Dentists  
Nurses  
Hospitals  
All Other

The reports contain the latest three years of data and are presented in descending market share order. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	32654	\$28,710,947	21.959	MEDICAL DEFENSE ASSOCIATES	\$29,776,026	\$2,900,699	\$14,233,537	47.80
2	000	36668	\$18,512,192	14.159	MISSOURI MEDICAL INSURANCE COMPANY	\$18,915,082	\$3,972,079	\$6,407,307	33.87
3	000	11843	\$13,992,721	10.702	MEDICAL PROTECTIVE COMPANY	\$13,729,465	\$5,598,860	\$6,653,360	48.46
4	861	40401	\$11,480,797	8.781	PROVIDERS INS CO	\$13,294,104	\$831,569	\$85,820	0.65
5	000	33367	\$11,361,351	8.690	RISK CONTROL ASSOCIATES INC	\$13,894,940	\$1,968,500	\$7,069,548	50.88
6	000	33928	\$9,353,075	7.154	PIE MUTUAL INSURANCE CO THE	\$5,179,223	\$3,218	\$2,550,732	49.25
7	164	24767	\$9,188,478	7.028	ST PAUL FIRE & MARINE INSURANCE CO	\$10,286,359	\$6,229,297	\$4,069,842	39.57
8	861	27642	\$8,257,368	6.316	MISSOURI HOSPITAL PLAN	\$8,257,368	\$1,235,154	\$3,432,480	41.57
9	999	44024	\$3,568,245	2.729	PROFESSIONAL MUT INS CO RISK RETENTION*	\$3,608,314	\$153,283	\$1,809,755	50.16
10	048	35289	\$3,201,235	2.448	CONTINENTAL INSURANCE COMPANY THE*	\$3,009,507	\$73,651	\$3,588,749	119.25
11	999	44083	\$1,999,089	1.529	PREFERRED PHYSICIANS MUT RISK RETENT GP	\$1,999,089	\$2,500	\$1,101,885	55.12
12	218	20443	\$1,977,665	1.513	CONTINENTAL CASUALTY COMPANY	\$1,908,059	\$604,443	\$3,780,844	198.15
13	000	36633	\$1,126,682	0.862	PREMIER ALLIANCE INSURANCE CO	\$961,689	\$0	\$340,900	35.45
14	012	19445	\$995,595	0.761	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$597,634	\$101,901	\$-771,223	-129
15	164	24791	\$842,116	0.644	ST PAUL MERCURY INSURANCE COMPANY	\$780,219	\$268,556	\$-13,833	-1.77
16	000	28800	\$802,889	0.614	INSURANCE CORPORATION OF AMERICA	\$1,227,661	\$239,200	\$140,394	11.44
17	000	15865	\$705,970	0.540	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$689,335	\$26,000	\$165,134	23.96
18	999	00090	\$684,327	0.523	PHYSICIANS DEFENSE ASSOCIATION	\$596,317	\$6,000	\$6,000	1.01
19	048	20885	\$655,908	0.502	KANSAS CITY FIRE & MARINE INS CO	\$495,338	\$0	\$136,324	27.52
20	218	20427	\$551,531	0.422	AMERICAN CASUALTY CO OF READING PA	\$550,733	\$162,608	\$1,397,607	253.77
21	048	22322	\$483,974	0.370	HARBOR INSURANCE COMPANY	\$429,735	\$0	\$373,623	86.94
22	185	25534	\$414,880	0.317	TRANSAMERICA INSURANCE COMPANY	\$447,525	\$349	\$89,906	20.09
23	831	34495	\$389,167	0.298	DOCTORS' COMPANY AN INTERINS EXCHANGE	\$375,265	\$60,000	\$97,008	25.85
24	076	22810	\$293,576	0.225	CHICAGO INSURANCE COMPANY	\$249,273	\$504,375	\$78,569	31.52
25	901	22748	\$272,346	0.208	PACIFIC EMPLOYERS INSURANCE COMPANY	\$189,715	\$55,433	\$-700,636	-369.3
26	218	20478	\$168,749	0.129	NATIONAL FIRE INS CO OF HARTFORD	\$120,959	\$29,500	\$-141,718	-117.2
27	692	24422	\$156,303	0.120	LEGION INSURANCE COMPANY	\$153,821	\$0	\$95,195	61.89
28	000	18767	\$153,721	0.118	CHURCH MUTUAL INSURANCE COMPANY	\$141,635	\$74,655	\$178,523	126.04
29	189	25658	\$145,077	0.111	TRAVELERS INDEMNITY COMPANY	\$91,971	\$664,674	\$490,674	533.51
30	775	13714	\$131,034	0.100	DRUGGISTS MUTUAL INSURANCE COMPANY	\$128,784	\$9,207	\$9,057	7.03
31	012	19429	\$61,264	0.047	INSURANCE CO OF THE STATE OF PA	\$57,226	\$0	\$32,302	56.45
32	012	19380	\$44,289	0.034	AMERICAN HOME ASSURANCE COMPANY	\$41,194	\$50,000	\$-58,877	-142.9
33	164	24775	\$41,315	0.032	ST PAUL GUARDIAN INSURANCE COMPANY	\$20,659	\$0	\$10,406	50.37
34	901	22713	\$16,568	0.013	INSURANCE COMPANY OF NORTH AMERICA	\$31,998	\$335,575	\$889,492	2779.8
35	215	19828	\$13,289	0.010	ARGONAUT MIDWEST INSURANCE COMPANY	\$5,757	\$-375,000	\$1,127,277	19581
36	048	34622	\$8,027	0.006	GLENS FALLS INSURANCE COMPANY THE	\$5,798	\$0	\$34,381	592.98
37	020	19704	\$4,629	0.004	AMERICAN STATES INSURANCE COMPANY	\$4,197	\$0	\$0	0.00
38	929	12246	\$3,925	0.003	AMERICAN CONTINENTAL INSURANCE CO	\$5,171	\$100,000	\$-51,367	-993.4
39	901	22667	\$3,812	0.003	CIGNA INSURANCE COMPANY	\$2,812	\$0	\$-54,756	-1947
40	486	11630	\$3,289	0.003	JEFFERSON INSURANCE CO OF NEW YORK	\$8,986	\$29,850	\$-37,726	-419.8
41	901	18279	\$2,865	0.002	BANKERS STANDARD INSURANCE COMPANY	\$2,105	\$0	\$-4,374	-207.8
42	783	13056	\$1,384	0.001	RLI INSURANCE COMPANY	\$2,181	\$0	\$-26,299	-1206
43	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-100	0.00
44	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$1,722	0.00
45	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$94,982	\$974,457	0.00
46	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-45,185	0.00
47	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$50,000	\$-25,500	0.00
48	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$25,000	0.00
49	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$541,475	0.00
50	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$53,616	\$-129,604	0.00
51	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$200,000	\$296,186	0.00



MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
52	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$317	0.00
53	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$15,000	\$-157,734	0.00
54	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY	\$0	\$0	\$-111	0.00
55	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-757	0.00
56	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$151	0.00
57	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$0	\$0	\$-10,000	0.00
58	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$6,549	\$0	\$-746	-11.39
59	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-5,023	0.00
60	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$4,889	\$5,370,041	0.00
61	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$15,000	\$-44,014	0.00
62	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$100,000	\$37,233	0.00
63	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-644	0.00
64	076	22837	\$0	0.000	INTERSTATE INDEMNITY COMPANY	\$0	\$0	\$-99	0.00
65	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-159	0.00
66	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$5,000	\$-45,446	0.00
67	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$500,000	\$421,550	0.00
68	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,459	0.00
69	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$0	\$5,959,545	\$-1,103,990	0.00
70	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$-404	0.00
71	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$1,787	0.00
72	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$794	0.00
73	235	36781	\$0	0.000	NORTH ATLANTIC CAS & SURETY INS CO INC	\$593	\$0	\$789	133.05
74	095	22519	\$-34	-0.000	HOME INDEMNITY COMPANY THE	\$-25	\$0	\$9,865	-39460
75	091	22357	\$-12,775	-0.010	HARTFORD ACCIDENT & INDEMNITY CO*	\$-12,775	\$-1,423	\$-120,011	939.42
76	001	19038	\$-21,482	-0.016	AETNA CASUALTY AND SURETY COMPANY	\$-99,875	\$191,671	\$4,261,359	-4267
=====						=====	=====	=====	
			\$130,747,373			\$132,167,696	\$33,104,416	\$68,867,562	52.11%

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
PHYSICIANS & SURGEONS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	32654	\$28,472,700	30.179	MEDICAL DEFENSE ASSOCIATES	\$29,528,942	\$2,871,699	\$14,204,537	48.10
2	000	36668	\$17,878,579	18.950	MISSOURI MEDICAL INSURANCE COMPANY	\$18,267,682	\$3,971,299	\$5,927,674	32.45
3	000	11843	\$11,981,364	12.699	MEDICAL PROTECTIVE COMPANY	\$11,695,691	\$5,121,489	\$5,848,489	50.01
4	000	33367	\$11,182,980	11.853	RISK CONTROL ASSOCIATES INC	\$13,682,974	\$1,968,500	\$7,069,548	51.67
5	000	33928	\$9,353,075	9.913	PIE MUTUAL INSURANCE CO THE	\$5,179,223	\$3,218	\$2,550,732	49.25
6	164	24767	\$5,404,149	5.728	ST PAUL FIRE & MARINE INSURANCE CO	\$5,804,627	\$4,595,809	\$2,909,829	50.13
7	999	44024	\$3,568,245	3.762	PROFESSIONAL MUT INS CO RISK RETENTION*	\$3,608,314	\$153,283	\$1,809,755	50.16
8	999	44083	\$1,999,089	2.119	PREFERRED PHYSICIANS MUT RISK RETENT GP	\$1,999,089	\$2,500	\$1,101,885	55.12
9	218	20443	\$1,376,603	1.459	CONTINENTAL CASUALTY COMPANY	\$1,368,848	\$185,500	\$2,773,819	202.64
10	000	28800	\$802,889	0.851	INSURANCE CORPORATION OF AMERICA	\$1,227,661	\$239,200	\$140,394	11.44
11	999	00090	\$684,327	0.725	PHYSICIANS DEFENSE ASSOCIATION	\$596,317	\$6,000	\$6,000	1.01
12	048	35289	\$615,593	0.652	CONTINENTAL INSURANCE COMPANY THE*	\$553,113	\$0	\$451,555	81.64
13	048	22322	\$483,974	0.513	HARBOR INSURANCE COMPANY	\$429,735	\$0	\$373,623	86.94
14	831	34495	\$389,167	0.412	DOCTORS' COMPANY AN INTERINS EXCHANGE	\$375,265	\$60,000	\$97,008	25.85
15	048	20885	\$112,921	0.120	KANSAS CITY FIRE & MARINE INS CO	\$62,744	\$0	\$142	0.23
16	000	36633	\$28,468	0.030	PREMIER ALLIANCE INSURANCE CO	\$22,990	\$0	\$13,616	59.23
17	901	22748	\$6,326	0.007	PACIFIC EMPLOYERS INSURANCE COMPANY	\$21,330	\$37,500	\$87,500	410.22
18	901	22667	\$3,812	0.004	CIGNA INSURANCE COMPANY	\$2,812	\$0	\$-54,756	-1947
19	218	20478	\$1,754	0.002	NATIONAL FIRE INS CO OF HARTFORD	\$2,695	\$0	\$142	5.27
20	783	13056	\$1,384	0.001	RLI INSURANCE COMPANY	\$2,181	\$0	\$-26,299	-1206
21	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$1,705	0.00
22	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$75,000	\$-313,944	0.00
23	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$94,982	\$938,929	0.00
24	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-6,476	0.00
25	012	19445	\$0	0.000	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$0	\$20,201	\$-240,499	0.00
26	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$317	0.00
27	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY	\$0	\$0	\$-111	0.00
28	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$4,889	\$5,370,041	0.00
29	901	22713	\$0	0.000	INSURANCE COMPANY OF NORTH AMERICA	\$0	\$320,575	\$750,000	0.00
30	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$500,000	\$431,500	0.00
31	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$1,787	0.00
32	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$794	0.00
33	861	40401	\$0	0.000	PROVIDERS INS CO	\$0	\$3,000	\$-51,555	0.00
=====						=====	=====	=====	55.24%
\$94,347,399						\$94,432,233	\$20,234,644	\$52,167,681	

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
DENTISTS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	11843	\$2,011,357	48.183	MEDICAL PROTECTIVE COMPANY	\$2,033,774	\$477,371	\$804,871	39.58
2	000	36668	\$633,613	15.179	MISSOURI MEDICAL INSURANCE COMPANY	\$647,400	\$780	\$479,633	74.09
3	218	20443	\$594,685	14.246	CONTINENTAL CASUALTY COMPANY	\$535,730	\$414,498	\$931,893	173.95
4	164	24767	\$372,982	8.935	ST PAUL FIRE & MARINE INSURANCE CO	\$463,718	\$46,000	\$59,568	12.85
5	000	32654	\$238,247	5.707	MEDICAL DEFENSE ASSOCIATES	\$247,084	\$29,000	\$29,000	11.74
6	218	20478	\$166,995	4.000	NATIONAL FIRE INS CO OF HARTFORD	\$118,264	\$29,500	\$-141,860	-120
7	000	33367	\$156,505	3.749	RISK CONTROL ASSOCIATES INC	\$173,658	\$0	\$0	0.00
8	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$1,486	\$-537	0.00
9	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$35,528	0.00
10	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$50,000	\$-77,674	0.00
11	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-159	0.00
12	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$5,000	\$-45,446	0.00
13	235	36781	\$0	0.000	NORTH ATLANTIC CAS & SURETY INS CO INC	\$593	\$0	\$789	133.05
			=====			=====	=====	=====	
			\$4,174,384			\$4,220,221	\$1,053,635	\$2,075,606	49.18%

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
NURSES

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	218	20427	\$540,052	41.889	AMERICAN CASUALTY CO OF READING PA	\$535,164	\$162,608	\$1,368,519	255.72
2	164	24767	\$448,510	34.788	ST PAUL FIRE & MARINE INSURANCE CO	\$557,619	\$0	\$-52,948	-9.50
3	076	22810	\$293,576	22.771	CHICAGO INSURANCE COMPANY	\$249,273	\$129,509	\$-255,338	-102.4
4	901	22748	\$4,110	0.319	PACIFIC EMPLOYERS INSURANCE COMPANY	\$2,100	\$0	\$0	0.00
5	901	18279	\$2,865	0.222	BANKERS STANDARD INSURANCE COMPANY	\$2,105	\$0	\$-4,374	-207.8
6	164	24791	\$146	0.011	ST PAUL MERCURY INSURANCE COMPANY	\$141	\$0	\$16,000	11348
7	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$17	0.00
8	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$25,000	0.00
9	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-5,023	0.00
10	076	22837	\$0	0.000	INTERSTATE INDEMNITY COMPANY.	\$0	\$0	\$-99	0.00
		=====				=====	=====	=====	
		\$1,289,259				\$1,346,402	\$292,117	\$1,091,754	81.09%

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
HOSPITALS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	861	40401	\$11,460,185	48.383	PROVIDERS INS CO	\$13,282,602	\$376,575	\$19,004	0.14
2	861	27642	\$8,257,368	34.861	MISSOURI HOSPITAL PLAN	\$8,257,368	\$1,235,154	\$3,432,480	41.57
3	164	24767	\$1,302,367	5.498	ST PAUL FIRE & MARINE INSURANCE CO	\$1,733,424	\$665,000	\$569,690	32.87
4	000	36633	\$1,098,214	4.636	PREMIER ALLIANCE INSURANCE CO	\$938,699	\$0	\$327,284	34.87
5	048	35289	\$1,002,425	4.232	CONTINENTAL INSURANCE COMPANY THE*	\$985,198	\$10,651	\$1,632,747	165.73
6	901	22748	\$261,910	1.106	PACIFIC EMPLOYERS INSURANCE COMPANY	\$166,285	\$17,933	\$-788,136	-474
7	164	24791	\$144,412	0.610	ST PAUL MERCURY INSURANCE COMPANY	\$228,916	\$39,911	\$-161,543	-70.57
8	012	19445	\$88,552	0.374	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$50,978	\$70,906	\$352,203	690.89
9	048	20885	\$54,478	0.230	KANSAS CITY FIRE & MARINE INS CO	\$52,969	\$0	\$94,914	179.19
10	901	22713	\$16,568	0.070	INSURANCE COMPANY OF NORTH AMERICA	\$31,998	\$15,000	\$139,492	435.94
11	215	19828	\$13,289	0.056	ARGONAUT MIDWEST INSURANCE COMPANY	\$5,757	\$-375,000	\$1,127,277	19581
12	048	34622	\$8,027	0.034	GLENS FALLS INSURANCE COMPANY THE	\$5,798	\$0	\$34,417	593.60
13	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO	\$0	\$100,000	\$-54,262	0.00
14	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$45	0.00
15	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$541,475	0.00
16	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY	\$0	\$0	\$65,053	0.00
17	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$0	\$0	\$-10,000	0.00
18	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$6,549	\$0	\$6,011	91.79
19	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$0	\$0	\$9,865	0.00
20	076	22810	\$0	0.000	CHICAGO INSURANCE COMPANY	\$0	\$0	\$-31,730	0.00
21	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$0	\$600	0.00
22	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,459	0.00
23	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$0	\$5,959,545	\$-1,103,990	0.00
24	001	19038	\$-21,482	-0.091	AETNA CASUALTY AND SURETY COMPANY	\$-99,875	\$7,185	\$3,989,356	-3994
			=====			=====	=====	=====	
			\$23,686,313			\$25,646,666	\$8,122,860	\$10,190,793	39.74%

MISSOURI DIVISION OF INSURANCE  
1989 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
OTHER

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	164	24767	\$1,660,470	22.903	ST PAUL FIRE & MARINE INSURANCE CO	\$1,726,971	\$922,488	\$583,703	33.80
2	048	35289	\$1,583,217	21.837	CONTINENTAL INSURANCE COMPANY THE*	\$1,471,196	\$63,000	\$1,504,447	102.26
3	012	19445	\$907,043	12.511	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$546,656	\$10,794	\$-882,927	-161.5
4	000	15865	\$705,970	9.737	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$689,335	\$26,000	\$165,134	23.96
5	164	24791	\$697,558	9.621	ST PAUL MERCURY INSURANCE COMPANY	\$551,162	\$228,645	\$131,710	23.90
6	048	20885	\$488,509	6.738	KANSAS CITY FIRE & MARINE INS CO	\$379,625	\$0	\$41,268	10.87
7	185	25534	\$414,880	5.722	TRANSAMERICA INSURANCE COMPANY	\$447,525	\$349	\$89,906	20.09
8	692	24422	\$156,303	2.156	LEGION INSURANCE COMPANY	\$153,821	\$0	\$95,195	61.89
9	000	18767	\$153,721	2.120	CHURCH MUTUAL INSURANCE COMPANY	\$141,635	\$74,655	\$178,523	126.04
10	189	25658	\$145,077	2.001	TRAVELERS INDEMNITY COMPANY	\$91,971	\$664,674	\$490,674	533.51
11	775	13714	\$131,034	1.807	DRUGGISTS MUTUAL INSURANCE COMPANY	\$128,784	\$9,207	\$9,057	7.03
12	012	19429	\$61,264	0.845	INSURANCE CO OF THE STATE OF PA	\$57,226	\$0	\$32,302	56.45
13	012	19380	\$44,289	0.611	AMERICAN HOME ASSURANCE COMPANY	\$41,194	\$0	\$18,797	45.63
14	164	24775	\$41,315	0.570	ST PAUL GUARDIAN INSURANCE COMPANY	\$20,659	\$0	\$10,406	50.37
15	000	33367	\$21,866	0.302	RISK CONTROL ASSOCIATES INC	\$38,308	\$0	\$0	0.00
16	861	40401	\$20,612	0.284	PROVIDERS INS CO	\$11,502	\$451,994	\$118,371	1029.1
17	218	20427	\$11,479	0.158	AMERICAN CASUALTY CO OF READING PA	\$15,569	\$0	\$29,088	186.83
18	218	20443	\$6,377	0.088	CONTINENTAL CASUALTY COMPANY	\$3,481	\$4,445	\$10,079	289.54
19	020	19704	\$4,629	0.064	AMERICAN STATES INSURANCE COMPANY	\$4,197	\$0	\$0	0.00
20	929	12246	\$3,925	0.054	AMERICAN CONTINENTAL INSURANCE CO	\$5,171	\$0	\$2,895	55.99
21	486	11630	\$3,289	0.045	JEFFERSON INSURANCE CO OF NEW YORK	\$8,986	\$29,850	\$-37,726	-419.8
22	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-100	0.00
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$108,000	\$586,484	0.00
24	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-38,754	0.00
25	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$50,000	\$-25,500	0.00
26	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$53,616	\$-129,604	0.00
27	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$200,000	\$296,186	0.00
28	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$15,000	\$-157,734	0.00
29	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-757	0.00
30	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$151	0.00
31	048	20850	\$0	0.000	FIREHENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$-6,757	0.00
32	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$15,000	\$-44,014	0.00
33	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$100,000	\$37,233	0.00
34	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-644	0.00
35	076	22810	\$0	0.000	CHICAGO INSURANCE COMPANY	\$0	\$374,866	\$365,637	0.00
36	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$0	\$-10,550	0.00
37	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$-36	0.00
38	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$-404	0.00
39	095	22519	\$-34	-0.000	HOME INDEMNITY COMPANY THE	\$-25	\$0	\$0	0.00
40	091	22357	\$-12,775	-0.176	HARTFORD ACCIDENT & INDEMNITY CO*	\$-12,775	\$-1,423	\$-120,011	939.42
=====						=====	=====	=====	
\$7,250,018						\$6,522,174	\$3,401,160	\$3,341,728	51.24%

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	32654	\$30,271,466	22.51	MEDICAL DEFENSE ASSOCIATES	\$26,627,928	\$8,099,592	\$12,973,316	49
2	000	36668	\$18,880,912	14.04	MISSOURI MEDICAL INSURANCE COMPANY	\$12,130,660	\$6,148,791	\$8,827,719	73
3	000	33367	\$17,385,920	12.93	RISK CONTROL ASSOCIATES INC	\$15,309,261	\$1,271,564	\$5,586,130	36
4	861	40401	\$15,121,312	11.24	PROVIDERS INS CO	\$14,586,631	\$1,587,594	\$2,290,367	16
5	164	24767	\$13,830,415	10.28	ST PAUL FIRE & MARINE INSURANCE CO	\$15,485,480	\$3,997,994	\$6,874,594	44
6	000	11843	\$13,539,382	10.07	MEDICAL PROTECTIVE COMPANY	\$14,677,725	\$5,753,379	\$6,791,279	46
7	861	27642	\$8,356,007	6.213	MISSOURI HOSPITAL PLAN	\$8,356,007	\$308,415	\$4,697,565	56
8	999	44024	\$3,365,340	2.502	PROFESSIONAL MUT INS CO RISK RETENTION*	\$3,146,417	\$162,136	\$1,193,587	38
9	048	35289	\$2,274,907	1.692	CONTINENTAL INSURANCE COMPANY THE*	\$1,861,917	\$43,299	\$748,751	40
10	218	20443	\$1,623,883	1.207	CONTINENTAL CASUALTY COMPANY	\$1,543,502	\$322,465	\$1,474,317	96
11	000	28800	\$1,527,228	1.136	INSURANCE CORPORATION OF AMERICA	\$1,372,708	\$599,300	\$-77,869	-6
12	164	24791	\$1,258,425	0.936	ST PAUL MERCURY INSURANCE COMPANY	\$1,052,487	\$274,906	\$71,230	7
13	000	36633	\$1,088,021	0.809	PREMIER ALLIANCE INSURANCE CO	\$1,171,608	\$0	\$818,545	70
14	999	44083	\$1,055,108	0.785	PREFERRED PHYSICIANS MUT RISK RETENT GP.	\$1,438,209	\$10,000	\$787,458	55
15	185	25534	\$943,179	0.701	TRANSAMERICA INSURANCE COMPANY	\$740,268	\$0	\$-352,655	-48
16	000	33928	\$916,656	0.682	PIE MUTUAL INSURANCE CO THE	\$380,122	\$0	\$100,000	26
17	000	15865	\$689,514	0.513	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$657,830	\$10,500	\$168,724	26
18	999	00090	\$595,351	0.443	PHYSICIANS DEFENSE ASSOCIATION	\$621,287	\$2,400	\$498,160	80
19	218	20427	\$584,570	0.435	AMERICAN CASUALTY CO OF READING PA	\$543,627	\$7,187	\$508,938	94
20	048	22322	\$245,889	0.183	HARBOR INSURANCE COMPANY	\$99,505	\$0	\$64,678	65
21	076	22810	\$221,887	0.165	CHICAGO INSURANCE COMPANY	\$415,012	\$83,661	\$-157,552	-38
22	901	22748	\$204,828	0.152	PACIFIC EMPLOYERS INSURANCE COMPANY	\$301,648	\$172,997	\$1,260,115	418
23	692	24422	\$148,753	0.111	LEGION INSURANCE COMPANY	\$99,848	\$0	\$79,811	80
24	218	20478	\$138,495	0.103	NATIONAL FIRE INS CO OF HARTFORD	\$136,036	\$18,070	\$224,941	165
25	000	18767	\$126,233	0.094	CHURCH MUTUAL INSURANCE COMPANY	\$87,929	\$122,500	\$126,715	144
26	775	13714	\$126,177	0.094	DRUGGISTS MUTUAL INSURANCE COMPANY	\$123,945	\$10,000	\$104,970	85
27	001	19038	\$114,433	0.085	AETNA CASUALTY AND SURETY COMPANY	\$116,380	\$1,924,448	\$-83,681	-72
28	012	19429	\$62,907	0.047	INSURANCE CO OF THE STATE OF PA	\$60,309	\$4,200	\$-11,487	-19
29	012	19445	\$50,055	0.037	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$97,261	\$93,123	\$-1,098,564	-1130
30	901	22713	\$45,147	0.034	INSURANCE COMPANY OF NORTH AMERICA	\$39,505	\$14,000	\$-5,169	-13
31	012	19380	\$40,455	0.030	AMERICAN HOME ASSURANCE COMPANY	\$28,120	\$14,569	\$57,241	204
32	091	22357	\$24,279	0.018	HARTFORD ACCIDENT & INDEMNITY CO*	\$31,386	\$20,000	\$-44,219	-141
33	486	11630	\$23,761	0.018	JEFFERSON INSURANCE CO OF NEW YORK	\$27,287	\$0	\$12,150	45
34	048	20850	\$12,497	0.009	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$5,948	\$0	\$819	14
35	929	12246	\$5,790	0.004	AMERICAN CONTINENTAL INSURANCE CO	\$4,325	\$557,504	\$167,413	3871
36	020	19704	\$4,256	0.003	AMERICAN STATES INSURANCE COMPANY	\$4,659	\$0	\$0	0
37	235	36781	\$3,707	0.003	NORTH ATLANTIC CAS & SURETY INS CO INC	\$3,113	\$0	\$1,779	57
38	783	13056	\$2,115	0.002	RLI INSURANCE COMPANY	\$6,355	\$0	\$-34,050	-536
39	901	18279	\$1,382	0.001	BANKERS STANDARD INSURANCE COMPANY	\$1,370	\$0	\$5,559	406
40	901	22667	\$1,112	0.001	CIGNA INSURANCE COMPANY	\$2,020	\$0	\$-618,036	-30596
41	095	22519	\$100	0.000	HOME INDEMNITY COMPANY THE	\$91	\$0	\$0	0
42	196	25887	\$90	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$144	\$174	\$8,858	6151
43	342	10391	\$0	0.000	AMERICAN CENTENNIAL INSURANCE CO	\$0	\$0	\$-224	0
44	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-7,500	0
45	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-2,017	0
46	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-3,747	0
47	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$40,479	\$-873,452	0
48	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$37,408	0
49	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$-667,432	0
50	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$7,643	\$1,318,750	\$-2,375,643	-31083
51	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$166	\$0	\$-128	-77

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
52	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$265,916	\$24,445	0
53	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$187,500	\$-552,355	0
54	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-9,310	0
55	044	20613	\$0	0.000	AMERICAN EMPLOYERS INSURANCE CO	\$0	\$0	\$-86	0
56	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY	\$0	\$300	\$-889	0
57	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$3,115	0
58	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$1,313	0
59	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$0	\$0	\$10,000	0
60	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-5,889	0
61	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$3,033,632	0
62	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-7,997	0
63	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$3,750	\$78,638	0
64	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$43,555	\$-26,870	0
65	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$2,940	0
66	162	24678	\$0	0.000	ROYAL INDEMNITY COMPANY	\$0	\$0	\$-11,123	0
67	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$479	0
68	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$135,018	\$-13,511	0
69	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$25	0
70	020	26093	\$0	0.000	LINCOLN NATIONAL SPECIALTY INS CO	\$-44	\$30,000	\$-89,230	202795
71	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$2,003	0
72	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$0	\$8,296,579	\$2,416,702	0
73	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$8	\$0	\$3	38
74	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$-367	0
75	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-3,000	0
76	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$37,500	\$-37,500	0
77	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$32,547	0
78	076	22837	\$-14	-0.000	INTERSTATE INDEMNITY COMPANY	\$2,216	\$0	\$-31,719	-1431
79	189	25658	\$-146	-0.000	TRAVELERS INDEMNITY COMPANY	\$-328	\$0	\$300,430	-91595
80	143	23906	\$-424,894	-0.316	NORTHWESTERN NATIONAL CASUALTY CO	\$-424,894	\$0	\$0	0
			=====			=====	=====	=====	
			\$134,486,890			\$122,980,637	\$41,994,115	\$55,266,138	44.94%



MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
PHYSICIANS & SURGEONS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	32654	\$30,040,515	31.33	MEDICAL DEFENSE ASSOCIATES	\$26,424,775	\$8,099,592	\$12,973,316	49
2	000	36668	\$18,880,912	19.69	MISSOURI MEDICAL INSURANCE COMPANY	\$12,130,660	\$6,148,791	\$8,827,719	73
3	000	33367	\$17,210,558	17.95	RISK CONTROL ASSOCIATES INC	\$15,144,599	\$1,265,989	\$0	0
4	000	11843	\$11,530,198	12.03	MEDICAL PROTECTIVE COMPANY	\$12,980,461	\$5,323,292	\$5,991,692	46
5	164	24767	\$7,765,484	8.099	ST PAUL FIRE & MARINE INSURANCE CO	\$8,860,066	\$3,113,883	\$5,994,130	68
6	999	44024	\$3,356,222	3.500	PROFESSIONAL MUT INS CO RISK RETENTION*	\$3,144,076	\$162,136	\$1,193,587	38
7	000	28800	\$1,527,228	1.593	INSURANCE CORPORATION OF AMERICA	\$1,372,708	\$599,300	\$-77,869	-6
8	218	20443	\$1,251,955	1.306	CONTINENTAL CASUALTY COMPANY	\$1,291,514	\$258,250	\$2,766,774	214
9	000	36633	\$1,088,021	1.135	PREMIER ALLIANCE INSURANCE CO	\$1,171,608	\$0	\$818,545	70
10	999	44083	\$1,055,108	1.100	PREFERRED PHYSICIANS MUT RISK RETENT GP	\$1,438,209	\$10,000	\$787,458	55
11	000	33928	\$916,656	0.956	PIE MUTUAL INSURANCE CO THE	\$380,122	\$0	\$100,000	26
12	999	00090	\$595,351	0.621	PHYSICIANS DEFENSE ASSOCIATION	\$621,287	\$2,400	\$498,160	80
13	048	35289	\$321,555	0.335	CONTINENTAL INSURANCE COMPANY THE*	\$260,482	\$0	\$70,133	27
14	048	22322	\$245,889	0.256	HARBOR INSURANCE COMPANY	\$99,505	\$0	\$64,678	65
15	901	22748	\$63,057	0.066	PACIFIC EMPLOYERS INSURANCE COMPANY	\$103,263	\$165,000	\$1,239,811	1201
16	091	22357	\$24,279	0.025	HARTFORD ACCIDENT & INDEMNITY CO*	\$31,386	\$20,000	\$-44,219	-141
17	783	13056	\$2,115	0.002	RLI INSURANCE COMPANY	\$6,355	\$0	\$-34,050	-536
18	861	40401	\$1,787	0.002	PROVIDERS INS CO	\$43,065	\$42,000	\$-11,822	-27
19	901	18279	\$1,382	0.001	BANKERS STANDARD INSURANCE COMPANY	\$1,370	\$0	\$5,559	406
20	901	22667	\$1,112	0.001	CIGNA INSURANCE COMPANY	\$2,020	\$0	\$-618,036	-30596
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO	\$0	\$0	\$-18,425	0
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-1,997	0
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$251,245	\$217,874	0
24	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-3,747	0
25	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$40,479	\$-721,438	0
26	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$5,226	0
27	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$0	\$600,000	0
28	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$265,916	\$24,445	0
29	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$187,500	\$-552,355	0
30	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-9,310	0
31	218	20478	\$0	0.000	NATIONAL FIRE INS CO OF HARTFORD	\$-413	\$0	\$5	-1
32	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$3,115	0
33	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$1,313	0
34	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$3,033,632	0
35	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-7,986	0
36	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$3,750	\$78,638	0
37	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$43,555	\$-26,870	0
38	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$2,940	0
39	901	22713	\$0	0.000	INSURANCE COMPANY OF NORTH AMERICA	\$0	\$14,000	\$0	0
40	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$228	0
41	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$135,018	\$-14,493	0
42	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY	\$159	\$0	\$83,070	52245
43	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY	\$0	\$0	\$355,000	0
44	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$0	\$-2,548	0
45	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-3,000	0
46	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$32,547	0
=====						=====	=====	=====	
\$95,879,384						\$85,507,277	\$26,152,096	\$43,621,430	51.01%

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
DENTISTS.

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	11843	\$2,009,184	42.32	MEDICAL PROTECTIVE COMPANY	\$1,697,264	\$430,087	\$799,587	47.1
2	164	24767	\$1,806,095	38.04	ST PAUL FIRE & MARINE INSURANCE CO	\$1,837,880	\$493,467	\$-577,937	-31.4
3	218	20443	\$371,928	7.834	CONTINENTAL CASUALTY COMPANY	\$251,988	\$64,215	\$554,610	220.1
4	000	32654	\$230,951	4.865	MEDICAL DEFENSE ASSOCIATES	\$203,153	\$0	\$0	0.0
5	000	33367	\$175,362	3.694	RISK CONTROL ASSOCIATES INC	\$164,662	\$5,575	\$5,586,130	3392.5
6	218	20478	\$138,495	2.917	NATIONAL FIRE INS CO OF HARTFORD	\$136,449	\$18,070	\$224,936	164.8
7	999	44024	\$9,118	0.192	PROFESSIONAL MUT INS CO RISK RETENTION*	\$2,341	\$0	\$0	0.0
8	235	36781	\$3,707	0.078	NORTH ATLANTIC CAS & SURETY INS CO INC	\$3,113	\$0	\$1,779	57.1
9	189	25658	\$2,398	0.051	TRAVELERS INDEMNITY COMPANY	\$2,149	\$0	\$-50,618	-2355.4
10	164	24791	\$253	0.005	ST PAUL MERCURY INSURANCE COMPANY	\$247	\$0	\$-7,763	-3142.9
11	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$301	\$-64,368	0.0
12	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$-152,014	0.0
			=====			=====	=====	=====	
			\$4,747,491			\$4,299,246	\$1,011,715	\$6,314,342	146.87%

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
NURSES

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	218	20427	\$564,120	76.4	AMERICAN CASUALTY CO OF READING PA	\$522,499	\$7,187	\$508,938	97.4
2	076	22810	\$150,514	20.38	CHICAGO INSURANCE COMPANY	\$281,378	\$39,935	\$-70,894	-25.2
3	486	11630	\$23,761	3.218	JEFFERSON INSURANCE CO OF NEW YORK	\$27,287	\$0	\$12,150	44.5
4	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-20	0.0
5	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$166	\$0	\$-128	-77.1
6	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$252	0.0
7	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-2,957	0.0
8	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-9	0.0
9	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$9,000	0.0
10	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$3	0.0
11	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$37	0.0
12	076	22837	\$-14	-.002	INTERSTATE INDEMNITY COMPANY	\$2,216	\$0	\$-31,719	-1431.4
		=====	\$738,381			=====	=====	=====	50.95%

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
HOSPITALS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	861	40401	\$15,162,149	50.88	PROVIDERS INS CO	\$14,453,388	\$1,506,244	\$2,400,925	17
2	861	27642	\$8,356,007	28.04	MISSOURI HOSPITAL PLAN	\$8,356,007	\$308,415	\$4,697,565	56
3	164	24767	\$4,258,836	14.29	ST PAUL FIRE & MARINE INSURANCE CO	\$4,787,534	\$390,644	\$1,439,401	30
4	164	24791	\$1,258,172	4.222	ST PAUL MERCURY INSURANCE COMPANY	\$1,052,081	\$274,906	\$-4,077	-0
5	048	35289	\$874,228	2.934	CONTINENTAL INSURANCE COMPANY THE*	\$785,752	\$43,299	\$602,500	77
6	901	22748	\$141,906	0.476	PACIFIC EMPLOYERS INSURANCE COMPANY	\$197,244	\$7,997	\$20,304	10
7	001	19038	\$114,433	0.384	AETNA CASUALTY AND SURETY COMPANY	\$116,380	\$1,430,402	\$28,280	24
8	901	22713	\$45,075	0.151	INSURANCE COMPANY OF NORTH AMERICA	\$39,198	\$0	\$0	0
9	048	20850	\$12,497	0.042	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$5,948	\$0	\$139	2
10	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO	\$0	\$557,504	\$183,512	0
11	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$744	0
12	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$-667,432	0
13	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$7,643	\$1,318,750	\$-2,975,643	-38933
14	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY	\$0	\$0	\$-1,847,067	0
15	044	20613	\$0	0.000	AMERICAN EMPLOYERS INSURANCE CO	\$0	\$0	\$-86	0
16	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY	\$0	\$300	\$-889	0
17	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$0	\$0	\$10,000	0
18	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-2,932	0
19	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-2	0
20	076	22810	\$0	0.000	CHICAGO INSURANCE COMPANY	\$3,333	\$0	\$-52,989	-1590
21	162	24678	\$0	0.000	ROYAL INDEMNITY COMPANY	\$0	\$0	\$-11,123	0
22	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$25	0
23	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$2,003	0
24	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$0	\$8,296,579	\$2,416,702	0
25	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$8	\$0	\$0	0
26	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$-49	0
27	143	23906	\$-424,894	-1.43	NORTHWESTERN NATIONAL CASUALTY CO	\$-424,894	\$0	\$0	0
			=====			=====	=====	=====	
			\$29,798,409			\$29,379,622	\$14,135,040	\$6,239,811	21.24%

MISSOURI DIVISION OF INSURANCE  
1988 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
OTHER

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	048	35289	\$1,079,124	32.47	CONTINENTAL INSURANCE COMPANY THE*	\$815,683	\$0	\$76,118	9
2	185	25534	\$943,179	28.38	TRANSAMERICA INSURANCE COMPANY	\$740,268	\$0	\$-352,655	-48
3	000	15865	\$689,514	20.75	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$657,830	\$10,500	\$168,724	26
4	692	24422	\$148,753	4.476	LEGION INSURANCE COMPANY	\$99,848	\$0	\$79,811	80
5	000	18767	\$126,233	3.799	CHURCH MUTUAL INSURANCE COMPANY	\$87,929	\$122,500	\$126,715	144
6	775	13714	\$126,177	3.797	DRUGGISTS MUTUAL INSURANCE COMPANY	\$123,945	\$10,000	\$104,970	85
7	076	22810	\$71,373	2.148	CHICAGO INSURANCE COMPANY	\$130,301	\$43,726	\$-33,669	-26
8	012	19429	\$62,907	1.893	INSURANCE CO OF THE STATE OF PA	\$60,309	\$4,200	\$-11,487	-19
9	012	19445	\$50,055	1.506	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$97,261	\$93,123	\$-1,098,564	-1130
10	012	19380	\$40,455	1.217	AMERICAN HOME ASSURANCE COMPANY	\$28,120	\$14,569	\$57,241	204
11	218	20427	\$20,450	0.615	AMERICAN CASUALTY CO OF READING PA	\$21,128	\$0	\$0	0
12	929	12246	\$5,790	0.174	AMERICAN CONTINENTAL INSURANCE CO	\$4,325	\$0	\$2,326	54
13	020	19704	\$4,256	0.128	AMERICAN STATES INSURANCE COMPANY	\$4,659	\$0	\$0	0
14	095	22519	\$100	0.003	HOME INDEMNITY COMPANY THE	\$91	\$0	\$0	0
15	196	25887	\$90	0.003	UNITED STATES FIDELITY & GUARANTY CO	\$144	\$174	\$11,406	7921
16	901	22713	\$72	0.002	INSURANCE COMPANY OF NORTH AMERICA	\$307	\$0	\$-5,169	-1684
17	342	10391	\$0	0.000	AMERICAN CENTENNIAL INSURANCE CO	\$0	\$0	\$-224	0
18	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-7,500	0
19	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$242,500	\$-265,467	0
20	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$31,438	0
21	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$428	0
22	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$251	0
23	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$0	\$982	0
24	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$10,000	0
25	020	26093	\$0	0.000	LINCOLN NATIONAL SPECIALTY INS CO	\$-44	\$30,000	\$-89,230	202795
26	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY*	\$0	\$0	\$-355	0
27	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$37,500	\$-37,500	0
28	901	22748	\$-135	-0.004	PACIFIC EMPLOYERS INSURANCE COMPANY	\$1,141	\$0	\$0	0
29	189	25658	\$-2,544	-0.077	TRAVELERS INDEMNITY COMPANY	\$-2,477	\$0	\$-3,952	160
30	861	40401	\$-42,624	-1.28	PROVIDERS INS CO	\$90,178	\$39,350	\$-98,736	-109
			=====			=====		=====	
			\$3,323,225			\$2,960,946	\$648,142	\$-1,334,098	-45.06%

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	32654	\$22,987,884	22.914	MEDICAL DEFENSE ASSOCIATES	\$18,436,283	\$8,785,899	\$3,886,756	21.08
2	164	24767	\$14,996,944	14.949	ST PAUL FIRE & MARINE INSURANCE CO	\$17,772,064	\$6,336,645	\$13,483,476	75.87
3	000	36668	\$14,603,402	14.557	MISSOURI MEDICAL INSURANCE COMPANY	\$8,507,973	\$4,774,886	\$8,251,130	96.98
4	000	33367	\$13,062,925	13.021	RISK CONTROL ASSOCIATES INC	\$11,717,346	\$1,733,749	\$14,549,349	124.17
5	000	11843	\$12,917,109	12.876	MEDICAL PROTECTIVE COMPANY	\$11,533,241	\$3,521,266	\$9,453,713	81.97
6	861	27642	\$7,802,654	7.778	MISSOURI HOSPITAL PLAN	\$7,802,654	\$143,447	\$2,231,777	28.60
7	999	44024	\$2,331,965	2.324	PROFESSIONAL MUT INS CO RISK RETENTION*	\$837,857	\$471,090	\$1,539,575	183.75
8	218	20443	\$1,592,673	1.588	CONTINENTAL CASUALTY COMPANY	\$1,724,610	\$197,144	\$-790,014	-45.81
9	000	28800	\$1,334,250	1.330	INSURANCE CORPORATION OF AMERICA	\$1,294,113	\$1,000	\$270,707	20.92
10	000	36633	\$1,104,881	1.101	PREMIER ALLIANCE INSURANCE CO	\$275,915	\$0	\$204,564	74.14
11	164	24791	\$1,053,776	1.050	ST PAUL MERCURY INSURANCE COMPANY	\$1,009,246	\$100,764	\$637,797	63.20
12	048	35289	\$971,400	0.968	CONTINENTAL INSURANCE COMPANY THE*	\$960,799	\$224,900	\$219,900	22.89
13	185	25534	\$841,638	0.839	TRANSAMERICA INSURANCE COMPANY	\$841,638	\$0	\$698,559	83.00
14	076	22810	\$612,402	0.610	CHICAGO INSURANCE COMPANY	\$586,997	\$173,137	\$356,909	60.80
15	999	44083	\$612,358	0.610	PREFERRED PHYSICIANS MUT RISK RETENT GP	\$229,257	\$0	\$115,240	50.27
16	218	20427	\$601,879	0.600	AMERICAN CASUALTY CO OF READING PA	\$515,228	\$1,573	\$471,916	91.59
17	000	15865	\$565,659	0.564	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$536,352	\$2,800	\$53,995	10.07
18	861	40401	\$479,006	0.477	PROVIDERS INS CO	\$5,374,707	\$1,094,810	\$2,539,628	47.25
19	901	22748	\$408,826	0.408	PACIFIC EMPLOYERS INSURANCE COMPANY	\$330,368	\$-1,285	\$925,299	280.08
20	929	12246	\$307,316	0.306	AMERICAN CONTINENTAL INSURANCE CO	\$342,464	\$0	\$-125,629	-36.68
21	999	00090	\$267,025	0.266	PHYSICIANS DEFENSE ASSOCIATION	\$188,513	\$0	\$113,100	60.00
22	012	19445	\$172,092	0.172	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$231,461	\$522,043	\$-49,816	-21.52
23	861	33863	\$131,239	0.131	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$131,239	\$7,872,926	\$7,775,885	5925
24	775	13714	\$121,356	0.121	DRUGGISTS MUTUAL INSURANCE COMPANY	\$117,944	\$14,500	\$-7,640	-6.48
25	091	22357	\$82,114	0.082	HARTFORD ACCIDENT & INDEMNITY CO*	\$477,574	\$15,000	\$190,086	39.80
26	783	13056	\$71,954	0.072	RLI INSURANCE COMPANY	\$66,433	\$0	\$63,869	96.14
27	012	19429	\$63,296	0.063	INSURANCE CO OF THE STATE OF PA	\$72,526	\$0	\$16,770	23.12
28	000	18767	\$56,846	0.057	CHURCH MUTUAL INSURANCE COMPANY	\$39,572	\$0	\$38,444	97.15
29	901	22713	\$42,595	0.042	INSURANCE COMPANY OF NORTH AMERICA	\$102,365	\$11,750	\$-63,455	-61.99
30	001	19038	\$23,465	0.023	AETNA CASUALTY AND SURETY COMPANY	\$136,276	\$1,114,639	\$121,172	88.92
31	189	25658	\$22,663	0.023	TRAVELERS INDEMNITY COMPANY	\$24,896	\$21,000	\$-67,815	-272.4
32	162	24678	\$17,500	0.017	ROYAL INDEMNITY COMPANY	\$17,500	\$0	\$11,123	63.56
33	218	20478	\$15,498	0.015	NATIONAL FIRE INS CO OF HARTFORD	\$87,489	\$1,075	\$-11,344	-12.97
34	486	11630	\$15,187	0.015	JEFFERSON INSURANCE CO OF NEW YORK	\$28,739	\$-150	\$51,824	180.33
35	076	22837	\$12,376	0.012	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	129.76
36	091	29459	\$11,983	0.012	TWIN CITY FIRE INS CO	\$11,983	\$0	\$0	0.00
37	091	19682	\$4,940	0.005	HARTFORD FIRE INSURANCE COMPANY	\$12,285	\$0	\$15,000	122.10
38	020	19704	\$4,618	0.005	AMERICAN STATES INSURANCE COMPANY	\$1,405	\$0	\$0	0.00
39	012	19380	\$3,000	0.003	AMERICAN HOME ASSURANCE COMPANY	\$508	\$26,435	\$56,714	11164
40	901	22667	\$2,996	0.003	CIGNA INSURANCE COMPANY	\$2,904	\$0	\$553,386	19056
41	901	18279	\$1,919	0.002	BANKERS STANDARD INSURANCE COMPANY	\$1,179	\$0	\$580	49.19
42	048	34622	\$570	0.001	GLENS FALLS INSURANCE COMPANY THE	\$679	\$0	\$0	0.00
43	196	25887	\$529	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$529	\$197,368	\$67,534	12766
44	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$186,120	\$41,277	0.00
45	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-398	0.00
46	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0.00
47	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$2,150	0.00
48	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$655,406	\$308,709	0.00
49	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-2,700	0.00
50	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$100,000	\$100,000	0.00
51	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO	\$0	\$0	\$-100	0.00

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTAL MEDICAL MALPRACTICE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
52	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$855	\$0	\$-487	-56.96
53	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$759,397	\$-372,020	0.00
54	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$0	\$782,867	0.00
55	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-492	0.00
56	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$0	\$-13,661	0.00
57	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,304	0.00
58	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$-424	0.00
59	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$443	0.00
60	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,043,349	0.00
61	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$390	0.00
62	076	21881	\$0	0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0.00
63	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$120,000	\$73,256	0.00
64	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$203,500	\$151,037	0.00
65	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-1,214	0.00
66	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-156E3
67	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0.00
68	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$0	\$86	\$85	0.00
69	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$0	\$47,632	\$47,632	0.00
70	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$772	\$-2,210	0.00
71	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-47	0.00
72	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0.00
73	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0.00
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-39,832	0.00
75	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$453	0.00
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$26,400	0.00
77	163	24740	\$-1,465	-0.001	SAFECO INSURANCE CO OF AMERICA	\$596	\$16,667	\$149,554	25093
78	020	26093	\$-2,089	-0.002	LINCOLN NATIONAL SPECIALTY INS CO	\$8,429	\$24,687	\$-105,382	-1250
79	215	19828	\$-9,170	-0.009	ARGONAUT MIDWEST INSURANCE COMPANY	\$-9,170	\$1,950,175	\$-303,552	3310.3
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\$100,321,984						\$92,404,278	\$41,422,853	\$69,587,141	75.31%

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
PHYSICIANS & SURGEONS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	32654	\$22,776,194	29.240	MEDICAL DEFENSE ASSOCIATES	\$18,367,596	\$8,765,899	\$3,886,756	21.16
2	000	36668	\$14,603,402	18.748	MISSOURI MEDICAL INSURANCE COMPANY	\$8,507,973	\$4,774,886	\$8,251,130	96.98
3	000	33367	\$12,138,253	15.583	RISK CONTROL ASSOCIATES INC	\$11,211,020	\$1,733,149	\$14,549,349	129.78
4	000	11843	\$11,001,392	14.124	MEDICAL PROTECTIVE COMPANY	\$10,079,020	\$3,227,765	\$8,260,961	81.96
5	164	24767	\$9,362,865	12.020	ST PAUL FIRE & MARINE INSURANCE CO	\$12,721,227	\$5,165,613	\$9,699,236	76.24
6	999	44024	\$2,331,965	2.994	PROFESSIONAL MUT INS CO RISK RETENTION*	\$837,857	\$471,090	\$1,539,575	183.75
7	218	20443	\$1,431,467	1.838	CONTINENTAL CASUALTY COMPANY	\$823,793	\$578,787	\$-1,487,118	-180.5
8	000	28800	\$1,334,250	1.713	INSURANCE CORPORATION OF AMERICA	\$1,294,113	\$1,000	\$270,707	20.92
9	000	36633	\$1,104,881	1.418	PREMIER ALLIANCE INSURANCE CO	\$275,915	\$0	\$204,564	74.14
10	999	44083	\$612,358	0.786	PREFERRED PHYSICIANS MUT RISK RETENT GP	\$229,257	\$0	\$115,240	50.27
11	076	22810	\$511,219	0.656	CHICAGO INSURANCE COMPANY	\$486,418	\$2,500	\$325,037	66.82
12	999	00090	\$267,025	0.343	PHYSICIANS DEFENSE ASSOCIATION	\$188,513	\$0	\$113,100	60.00
13	901	22748	\$180,831	0.232	PACIFIC EMPLOYERS INSURANCE COMPANY	\$208,525	\$0	\$105,000	50.35
14	861	40401	\$79,064	0.102	PROVIDERS INS CO	\$47,077	\$143,300	\$-31,666	-67.26
15	783	13056	\$71,954	0.092	RLI INSURANCE COMPANY	\$66,433	\$0	\$63,869	96.14
16	048	35289	\$68,559	0.088	CONTINENTAL INSURANCE COMPANY THE*	\$68,312	\$0	\$0	0.00
17	091	29459	\$11,983	0.015	TWIN CITY FIRE INS CO	\$11,983	\$0	\$0	0.00
18	091	19682	\$4,940	0.006	HARTFORD FIRE INSURANCE COMPANY	\$12,285	\$0	\$15,000	122.10
19	164	24791	\$548	0.001	ST PAUL MERCURY INSURANCE COMPANY	\$389	\$0	\$-66,539	-17105
20	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-253	0.00
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO	\$0	\$0	\$-7,538	0.00
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-394	0.00
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$401,045	\$185,621	0.00
24	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$2,150	0.00
25	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$470,071	\$94,635	0.00
26	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-2,700	0.00
27	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO	\$0	\$0	\$-100	0.00
28	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$759,397	\$-372,020	0.00
29	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$0	\$782,867	0.00
30	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-492	0.00
31	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$0	\$-13,661	0.00
32	218	20427	\$0	0.000	AMERICAN CASUALTY CO OF READING PA	\$0	\$0	\$-1	0.00
33	218	20478	\$0	0.000	NATIONAL FIRE INS CO OF HARTFORD	\$558	\$0	\$4	0.72
34	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,304	0.00
35	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$-424	0.00
36	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,043,349	0.00
37	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$409	0.00
38	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$120,000	\$0	0.00
39	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$203,500	\$151,015	0.00
40	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-1,214	0.00
41	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$0	\$86	\$85	0.00
42	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$0	\$47,632	\$47,632	0.00
43	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$772	\$-590	0.00
44	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$16,667	\$153,144	0.00
45	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY	\$0	\$21,000	\$65,023	0.00
46	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$47,500	\$36,595	0.00
47	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0.00
48	020	26093	\$0	0.000	LINCOLN NATIONAL SPECIALTY INS CO	\$0	\$12,143	\$-40,627	0.00
49	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$453	0.00
50	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$26,400	0.00
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\$77,893,150						\$65,438,264	\$26,963,802	\$47,961,489	73.29%



MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
DENTISTS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	000	11843	\$1,915,717	50.206	MEDICAL PROTECTIVE COMPANY	\$1,454,221	\$293,501	\$1,192,752	82.02
2	164	24767	\$1,282,506	33.611	ST PAUL FIRE & MARINE INSURANCE CO	\$1,281,346	\$486,203	\$741,092	57.84
3	000	33367	\$226,435	5.934	RISK CONTROL ASSOCIATES INC	\$111,886	\$600	\$0	0.00
4	000	32654	\$211,690	5.548	MEDICAL DEFENSE ASSOCIATES	\$68,687	\$20,000	\$0	0.00
5	218	20443	\$150,512	3.945	CONTINENTAL CASUALTY COMPANY	\$891,938	\$62,144	\$562,426	63.06
6	218	20478	\$14,873	0.390	NATIONAL FIRE INS CO OF HARTFORD	\$85,713	\$1,075	\$-11,348	-13.24
7	076	22837	\$12,376	0.324	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	129.76
8	164	24791	\$1,665	0.044	ST PAUL MERCURY INSURANCE COMPANY	\$7,586	\$0	\$7,774	102.48
9	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0.00
10	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO*	\$0	\$0	\$-81	0.00
11	189	25658	\$-50	-0.001	TRAVELERS INDEMNITY COMPANY	\$1,803	\$0	\$-2,555	-141.7
			=====			=====	=====	=====	
			\$3,815,724			\$3,923,487	\$863,523	\$2,516,372	64.14%

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
NURSES

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	164	24767	\$764,476	97.949	ST PAUL FIRE & MARINE INSURANCE CO				
2	486	11630	\$15,910	2.038	JEFFERSON INSURANCE CO OF NEW YORK	\$752,536	\$285,548	\$435,245	57.84
3	164	24791	\$100	0.013	ST PAUL MERCURY INSURANCE COMPANY	\$28,492	\$0	\$11,558	40.57
4	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$95	\$0	\$0	0.00
5	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$112,500	\$2,500	0.00
6	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$0	\$-4	0.00
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$16,269	\$-4,895	0.00
8	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$0	\$185,335	\$214,074	0.00
9	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$855	\$0	\$-487	-56.96
10	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$401	0.00
11	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$-18	0.00
12	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$73,256	0.00
			=====			=====	=====	=====	
			\$780,486			\$781,978	\$599,652	\$731,652	93.56%

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
HOSPITALS

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	861	27642	\$7,802,654	53.836	MISSOURI HOSPITAL PLAN	\$7,802,654	\$143,447	\$2,231,777	28.60
2	164	24767	\$3,587,097	24.750	ST PAUL FIRE & MARINE INSURANCE CO	\$3,016,955	\$99,281	\$2,257,903	74.84
3	164	24791	\$1,051,463	7.255	ST PAUL MERCURY INSURANCE COMPANY	\$1,001,176	\$100,764	\$696,562	69.57
4	048	35289	\$868,605	5.993	CONTINENTAL INSURANCE COMPANY THE*	\$858,900	\$9,900	\$134,900	15.71
5	929	12246	\$305,416	2.107	AMERICAN CONTINENTAL INSURANCE CO	\$341,848	\$0	\$-118,091	-34.54
6	861	40401	\$260,553	1.798	PROVIDERS INS CO	\$5,053,855	\$942,510	\$2,049,249	40.55
7	901	22748	\$225,813	1.558	PACIFIC EMPLOYERS INSURANCE COMPANY	\$120,164	\$-1,285	\$820,299	682.65
8	861	33863	\$131,239	0.906	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$131,239	\$7,872,926	\$7,775,885	5925
9	091	22357	\$81,875	0.565	HARTFORD ACCIDENT & INDEMNITY CO*	\$476,940	\$0	\$260,239	54.56
10	076	22810	\$80,000	0.552	CHICAGO INSURANCE COMPANY	\$76,669	\$135,637	\$0	0.00
11	901	22713	\$40,507	0.279	INSURANCE COMPANY OF NORTH AMERICA	\$77,689	\$11,750	\$-63,455	-81.68
12	001	19038	\$23,465	0.162	AETNA CASUALTY AND SURETY COMPANY	\$136,276	\$547,325	\$-232,473	-170.6
13	189	25658	\$22,713	0.157	TRAVELERS INDEMNITY COMPANY	\$23,093	\$0	\$-130,283	-564.2
14	162	24678	\$17,500	0.121	ROYAL INDEMNITY COMPANY	\$17,500	\$0	\$11,123	63.56
15	901	22667	\$2,996	0.021	CIGNA INSURANCE COMPANY	\$2,904	\$0	\$553,386	19056
16	048	34622	\$570	0.004	GLENS FALLS INSURANCE COMPANY THE	\$679	\$0	\$0	0.00
17	926	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$73,620	\$39,030	0.00
18	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$100,000	\$100,000	0.00
19	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY	\$0	\$-443,787	\$134,678	0.00
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$42	0.00
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-1	0.00
22	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-1	0.00
23	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$0	\$-2	0.00
24	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-47	0.00
25	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-39,832	0.00
26	215	19828	\$-9,170	-0.063	ARGONAUT MIDWEST INSURANCE COMPANY	\$-9,170	\$1,950,175	\$-303,552	3310.3
			=====			=====	=====	=====	
			\$14,493,296			\$19,129,371	\$11,542,263	\$16,177,336	84.57%

MISSOURI DIVISION OF INSURANCE  
1987 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
OTHER

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	185	25534	\$841,638	25.204	TRANSAMERICA INSURANCE COMPANY	\$841,638	\$0	\$698,559	83.00
2	000	33367	\$698,237	20.910	RISK CONTROL ASSOCIATES INC	\$394,440	\$0	\$0	0.00
3	218	20427	\$601,879	18.024	AMERICAN CASUALTY CO OF READING PA	\$515,228	\$1,573	\$471,917	91.59
4	000	15865	\$565,659	16.939	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$536,352	\$2,800	\$53,995	10.07
5	012	19445	\$172,092	5.153	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$231,461	\$522,043	\$-49,816	-21.52
6	861	40401	\$139,389	4.174	PROVIDERS INS CO	\$273,775	\$9,000	\$522,045	190.68
7	775	13714	\$121,356	3.634	DRUGGISTS MUTUAL INSURANCE COMPANY	\$117,944	\$14,500	\$-7,640	-6.48
8	012	19429	\$63,296	1.895	INSURANCE CO OF THE STATE OF PA	\$72,526	\$0	\$16,770	23.12
9	000	18767	\$56,846	1.702	CHURCH MUTUAL INSURANCE COMPANY	\$39,572	\$0	\$38,444	97.15
10	048	35289	\$34,236	1.025	CONTINENTAL INSURANCE COMPANY THE	\$33,587	\$215,000	\$85,000	253.07
11	076	22810	\$21,183	0.634	CHICAGO INSURANCE COMPANY	\$23,910	\$35,000	\$31,872	133.30
12	218	20443	\$10,694	0.320	CONTINENTAL CASUALTY COMPANY	\$8,879	\$0	\$0	0.00
13	020	19704	\$4,618	0.138	AMERICAN STATES INSURANCE COMPANY	\$1,405	\$0	\$0	0.00
14	012	19380	\$3,000	0.090	AMERICAN HOME ASSURANCE COMPANY	\$508	\$26,435	\$56,714	11164
15	901	22748	\$2,182	0.065	PACIFIC EMPLOYERS INSURANCE COMPANY	\$1,679	\$0	\$0	0.00
16	901	22713	\$2,088	0.063	INSURANCE COMPANY OF NORTH AMERICA	\$24,676	\$0	\$0	0.00
17	901	18279	\$1,919	0.057	BANKERS STANDARD INSURANCE COMPANY	\$1,179	\$0	\$580	49.19
18	929	12246	\$1,900	0.057	AMERICAN CONTINENTAL INSURANCE CO	\$616	\$0	\$0	0.00
19	218	20478	\$625	0.019	NATIONAL FIRE INS CO OF HARTFORD	\$1,218	\$0	\$0	0.00
20	196	25887	\$529	0.016	UNITED STATES FIDELITY & GUARANTY CO	\$529	\$149,868	\$30,939	5848.6
21	091	22357	\$239	0.007	HARTFORD ACCIDENT & INDEMNITY CO*	\$634	\$15,000	\$-70,072	-11052
22	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$150,000	\$172,919	0.00
23	076	21881	\$0	0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0.00
24	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-156E3
25	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0.00
26	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-1,619	0.00
27	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$300,000	\$350,000	0.00
28	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0.00
29	486	11630	\$-723	-0.022	JEFFERSON INSURANCE CO OF NEW YORK	\$247	\$-150	\$40,266	16302
30	163	24740	\$-1,465	-0.044	SAFECO INSURANCE CO OF AMERICA	\$596	\$0	\$-3,588	-602
31	020	26093	\$-2,089	-0.063	LINCOLN NATIONAL SPECIALTY INS CO	\$8,429	\$12,544	\$-64,755	-768.2
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\$3,339,328						\$3,131,178	\$1,453,613	\$2,200,292	70.27%

